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# Toronto Board of Trade

Foot of Yonge Street, showing the inconvenience and danger of level crossings.

Government
Publications

# Annual Report

# Board of Trade

## of the

# City of Toronto

## 1907

140453
19/10/16

PRINTED BY R. G. McLEAN
TORONTO

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The Viaduct, foot of Yonge Street, showing tracks elevated.

# TORONTO, CANADA

*TORONTO, with a population of 300,000, is the leading English-speaking city on the continent of British North America, beautifully situated on the northern shore of Lake Ontario, surrounded by charming natural scenery and possessing unsurpassed transportation facilities.*

*Of late years Toronto has become the mecca of tourists. Not only does the city offer many attractions to visitors, but it is so situated as to be within easy striking distance of all famous resorts of the province.*

*Toronto occupies the premier position as the wholesale jobbing and manufacturing centre of Canada. Three great systems of railway focus in Toronto, with branches spreading throughout the Dominion.*

*In the realm of education, of art, of music, and of the things that make for culture and refinement, the Queen City is universally recognized as the hub of the Dominion.*

Canadian National Exhibition. The Handsome Agricultural Building.

# President's Address

TORONTO, January 27th, 1908.

*To the Members of the Board of Trade of the City of Toronto:*

GENTLEMEN—

At the time of our last Annual Meeting, Commercial and Industrial activity and prosperity were at the flood tide throughout almost the entire civilized world, and we, in Canada, were enjoying a full share of these activities and prosperity. There were at that time few signs on the horizon of the coming financial storm, which would seriously disturb the leading monetary and industrial centres of Europe and America.

It is true that prudent and far-seeing men felt that the pace was too fast. Our retiring President, Mr. Howland, threw out a warning note in his Address.

## WORK OF THE BOARD.

Before referring at length to the altered financial and industrial conditions, I will give a brief outline of the leading matters which have engaged the attention and energies of your Executive and Council and various Committees of the Board throughout the past year. It would be impossible to convey to any but those who have been actively engaged in the work any adequate idea of the amount of time which has been ungrudgingly given by so many members in considering the numerous questions arising which were felt to be of importance for the general welfare.

Among the problems receiving consideration, and some of which are still being followed up, are: The Deepening of the Welland Canal; Toronto Harbor Improvements; Eastern Entrance of Railways; Civil Service Reform; Cheaper Housing Accommodation for Artisans; Clean Bill of Lading; Huron and Ontario Ship Canal, etc., etc.

## ADDRESSES DELIVERED.

Very instructive and inspiring addresses were delivered to the Board during the year by the following gentlemen: Mr. J. D. Allan, upon his "Trip to the West Indies;" Sir Daniel Morris, on "Trade with Canada and the West Indies;" President Falconer, upon "What the University can do for the Business World."

The members of the Council were addressed by Mr. Richard Grigg, re "British Trade with Canada;" Mr. A. W. Donly, on "Trade

Jarvis Street.

St. George Street.

with Mexico;" and other gentlemen upon various subjects relating to matters of Trade, Transportation, Electric Power, etc.

Mr. J. D. Allan, our Delegate to the West Indies, which he visited in company with Messrs. A. E. Jones and H. B. Scholfield, representatives of the Boards of Trade of Halifax and St. John, was made Chairman of the Delegation, and threw himself into the mission with all his accustomed energy. The visit of these Delegates and their itinerary through the Islands aroused great enthusiasm, and their Report, prepared after their return, which was issued in very attractive form by this Board, received a wide circulation, and has been extensively quoted by journals throughout the Dominion.

### Visit of Sir Daniel Morris, and West Indies Matters.

Following up the visit of the Delegates, Sir Daniel Morris, the Imperial Commissioner of Agriculture for the West Indies, came to Canada in August. He was instrumental in bringing a larger exhibit than usual of West India Fruits and other products to the Canadian National Exhibition in Toronto, where he spent a great deal of time in explaining the resources of the West Indies to a constant stream of interested visitors. He also addressed the Canadian Clubs of Toronto and various other cities, and interviewed the Dominion Government regarding the fiscal arrangements between the two countries. As a result of these efforts the possibilities of a great enlargement of trade between Canada and these Colonies are more fully understood, and quite recently a conference of representatives of all the Colonies has been called at Barbados, from the 17th to 21st of this month, to consider the best means of bringing about closer trade relations with Canada.

The Federal Government has sent a Delegate to this Conference, and appointed a permanent Trade Commissioner for the West Indies, with headquarters at Barbados, whose business it will be to visit all the Colonies regularly, and report to the Department of Trade and Commerce at Ottawa.

### Retirement of Mr. J. D. Allan.

I am sure that all our members will learn with extreme regret that Mr. J. D. Allan was unable to offer himself for re-election on our Council, owing to impaired health resulting from overwork. Mr. Allan for many years past has thrown himself into the affairs of the Board with great energy. He was President during the year 1905; for many years Chairman of the Technical Education Committee, and a very active member of various other Committees of the Board. He has also taken a great interest in philanthropic work and all public matters

The Standard Fuel Co.'s Famous Black Trio.

affecting the welfare of the city. His physician has ordered a complete change of scene and rest for a time, which I sincerely hope will result in his speedy restoration to health.

### Matters in General.

It has been somewhat customary to give a few statistics relating to growth and development in wealth, population and commerce of Toronto in the President's Annual Address, but as full publicity is given to all these matters in our alert and enterprising city newspapers, and the results of the year's operations of Canada in Agriculture, Lumbering, Mining, Manufacturing and other industries of the country have been so fully and ably set forth in addresses of the Presidents and General Managers of leading Banking and other Financial Institutions, that anything I could say on such matters would be a mere recapitulation, and take time and space which I desire to reserve for matters that I think are of supreme importance at this present juncture of affairs.

The summing up of the year's results, particularly in Agriculture, which is our leading industry, especially Dairying in Ontario and Wheat-raising in our Western Provinces, shows that, on the whole, it has been a lean year, although some districts have produced average results. In Lumbering, the year 1907 was a prosperous one. During the last few months the demand has dropped off; stocks have been accumulating, and with the prospects of an over-supply during the coming year, the cut of logs during this winter is being greatly reduced.

### Re Waterfront, New Union Station, and Viaduct.

The prospective building of the New Union Station, with its approaches, is considered an opportune time for finding a solution of existing conditions upon Toronto's Waterfront. The public safety and the commercial conditions relating thereto were of such prominence that your Council, at the last Annual Meeting, received authority to incur the necessary expense of having plans prepared of the entire Waterfront.

A Special Committee, with Mr. J. W. Woods as Chairman, secured the services of the late Mr. R. M. Berrian of Boston, and associated with him Mr. J. W. Moyes of this city, to advise and suggest such conditions as would result in the protection of human life and remove existing barriers to Commerce.

Your Committee labored very faithfully and earnestly in this matter, and with such success that the City Council and the City Press (with one exception) assumed the view of your Committee, and, as a result, the City Council presented to the Railway Commission,

Ridgeway. Queen Victoria. Governor Simcoe.
Sir John A. Macdonald. Hon. George Brown.

Some of the principal Monuments in the Queen's Park.

for its consent, the plan and suggestions of the Board of Trade. The matter was gone into at great length before the Board of Railway Commissioners last November, and if one would dare to venture an opinion previous to the Commission's Report, it would be a Viaduct and Union Station that will do Toronto credit and serve all interests fully for many years to come.

## Freight Rates.

First appeal was made to the Board of Railway Commissioners June 24th, 1904, under Presidency of Mr. John F. Ellis. Decision postponed for further argument, which was continued under the Presidency of Messrs. J. D. Allan and Peleg Howland, and successfully concluded during the past year.

Every stage of the proceedings was contested by the Railways, but the Board had its case so well in hand and put it so forcibly before the Commission that that body finally saw the justice of the case, and authorized the present Tariff basis, which went into effect January 1st, 1908.

Tariffs are not local to the City of Toronto, but apply in both directions, throughout the Provinces of Ontario and Quebec. The Toronto Board of Trade fought the Tariff battle for every other Board of Trade in these two Provinces.

The successful issue of the application of the Toronto Board of Trade for reduced Freight Rates cannot be estimated in dollars and cents, unless it were possible to get a statement of earnings by the Railways in such shape as to make a comparison, but the effect is so far-reaching that every individual doing business in the two Provinces is benefited thereby.

Let me illustrate by example, taking the Winter basis in effect to December 31st, 1907, and comparing it with the new basis now in force.

| Between Toronto | First Class Rate. | | |
|---|---|---|---|
| and | Old. | New. | Reduction. |
| Montreal | .50 | .44 | 12 % |
| Kingston | .36 | .34 | 5½% |
| Peterboro | .30 | .26 | 13⅓% |
| Midland | .36 | .32 | 11 % |
| North Bay | .46 | .38 | 17 % |
| Collingwood | .32 | .28 | 12½% |
| Stratford | .30 | .28 | 6⅔% |
| London | .36 | .32 | 11 % |
| Windsor | .40 | .36 | 10 % |
| Brantford | .28 | .22 | 21 % |

All other points *pro rata*, according to geographical position.

Canadian National Exhibition. Fireworks follow "The Siege of Sebastopol."

If it were possible to imagine the revenue basis from general merchandise in the Provinces of Ontario and Quebec for 1907, and apply these percentage reductions (or say the average percentage reduction), you would have some idea of the enormous reduction brought about by the efforts of your Board.

## Financial Disturbances and their Effect on Manufacturing and General Business.

Owing to the financial disturbances in the closing months of the year, a reaction set in in manufacturing and general business activities of the country, and a general stock-taking of resources is going on throughout the entire Dominion, which, I think, will result in ultimate benefit.

No country in the world has greater natural, potential resources than Canada, and none of the Provinces exceeds our own Province of Ontario in the extent and variety of these resources, with the single exception of coal, which in the past has been the chief factor in producing motive power for our Manufacturers. As a result of the present financial stringency and industrial depression throughout the world, all manufacturing countries will be making strenuous efforts to reduce the cost of production and to find fresh markets for their products.

## Electrical Development.

We, in Canada, cannot expect to compete successfully in the Industrial Markets of the world or to hold our own Home Market unless we make the most of our resources. The absence of coal in this Province, which has been so deplored in the past, may prove a blessing in disguise if we set resolutely to work to avail ourselves to the utmost of the Electrical Development possible through our unrivalled Water Powers. The passage of Electric By-laws in Toronto and so many of the Western Municipalities by such enormous majorities is an emphatic endorsement of the policy of the Ontario Government to secure all the benefits possible for the entire community from the great store of energy at Niagara Falls.

I feel that it will be necessary for the Government to go still further. Recent discoveries in Electrical Development prove that it will be possible to distribute power from Niagara Falls practically all over what is known as Old Ontario. The Government should purchase outright one or more of the existing Electrical Plants at Niagara Falls. Arrangements can be made with the other Company or Companies to export power equivalent to what is now authorized

for exportation by all the existing Companies. With a union of the Niagara Falls Park Commission and the present Hydro-Electric Commission, an ideal Commission for handling the power when acquired by the Government would be created. The union of these two bodies would insure harmony of action in the preservation of the scenic beauty of the Falls, combined with economy in further developing the power from time to time as it becomes necessary.

My reason for the foregoing suggestions has been already stated: "Ontario must have cheap power if she is to hold her position in the

Island Park.

Industrial World." We cannot have really cheap power under existing conditions. By our action and attitude towards the present Companies we have practically arrested private corporate Electrical development in this Province. Public interests are paramount and must prevail, but it is unthinkable that either Legislative or Municipal power should be used to crush private corporations or to deprive them of the fruits of legitimate enterprise; they must be honorably and fairly dealt with.

In all countries where it is necessary to acquire private property to carry out public enterprises, the principle has been recognized that full payment should be made for properties taken over in the public interest, and we cannot take any other course, either as a matter of right or policy. We are likely to be large borrowers in the future, and must retain our public record untarnished. At the same time, I would warn the controllers of present utilities against any unreasonable attitude, as, while I feel sure that the Government would have a strong public opinion behind it in taking over their plants at a fair valuation and allowing the promoters a reasonable reward for their enterprise, any attempt to hold out for an exorbitant price for their properties would be very detrimental to their own interests.

In the financing of development, distribution and transmission of power by the Government and Municipal corporations, with the Government in the control of development and transmission and the Municipalities controlling the distribution, there would be no question of the renewal of the franchises, so that it would be unnecessary to load the annual charges with a Sinking Fund to pay off the entire original cost in thirty or forty years, as has been suggested, by extending the time of payment for a longer period, say a Sinking Fund which would pay half the cost in twenty-five or thirty years, at the end of which period a further Sinking Fund could be provided for paying off the balance in a similar period. By such an arrangement it would be possible to provide electrical power throughout this Province at prices which would make its use practically universal in a very few years.

## Banking.

The cyclonic financial disturbances we have had during the past few months has been almost unprecedented. While the United States has been the storm centre of this continent, no civilized country has been exempt from its effects, and we in Canada may congratulate ourselves that the business of the country, on the whole, has stood up so well under the unusual stress and strain. It is a strong testimony to the strength and resources of our Banking Institutions that during the time in which the business of the United States was in such

Osgoode Hall. The Chief Law Courts for the Province of Ontario.

paralysis, and citizens of undoubted wealth had difficulty in obtaining enough ready money to pay ordinary living expenses, that general business in Canada was so little disturbed and that a premium was paid for Canadian Bank Bills to circulate in the United States. Such evidence of stability and strength is a matter of just pride and satisfaction to every Canadian, and full credit should be given to the Executive and Managers of our Banks and other Financial Institutions for their sagacity and prudence, which has achieved such marked results. It was, of course, impossible that we could pass through such a severe crisis without very many cases of individual hardship, loss and disappointment, and it is deplorable that such a record on the part of our Banks should have been marred by failure brought about by reckless management and a departure from sound business principles.

### Banking Capital.

During the year 1906 general activity in business caused such a large circulation of money that many of our Banks were nearly up to their limit of circulation, and the margin for all the Banks of Canada was only about nine millions of dollars. To provide for additional capital, which appears necessary for the expansion of business of the Dominion, several new Banks have been started, which will require a number of years of upbuilding and strengthening their resources before they can become very important factors in furnishing additional circulation when required.

Several of our leading Banks have taken authority from their shareholders to increase their paid-up capital at such times as they may think prudent and desirable. This commendable action, I think, should be followed by some of the other Banks, especially those whose reserves exceed their paid-up capital. Such institutions will be expected

British America Assurance Company
Head Office.

The Canadian Bank of Commerce.
1. Board Room. 2. President's Office.

to take a fair share of the banker's burden in providing for financial needs, which will, undoubtedly, come in the near future.

MISCELLANEOUS.

I would like to have referred to Life and Fire Insurance, and several other matters of public interest, had time permitted. Our relations with the City Council and other public bodies during the year have been most cordial. A continuation of this attitude and harmonious working for the common weal must result in public benefit.

Under the leadership of Mayor Oliver and his energetic Board of Control, a number of much needed civic improvements will, no doubt, be taken up and pushed to completion.

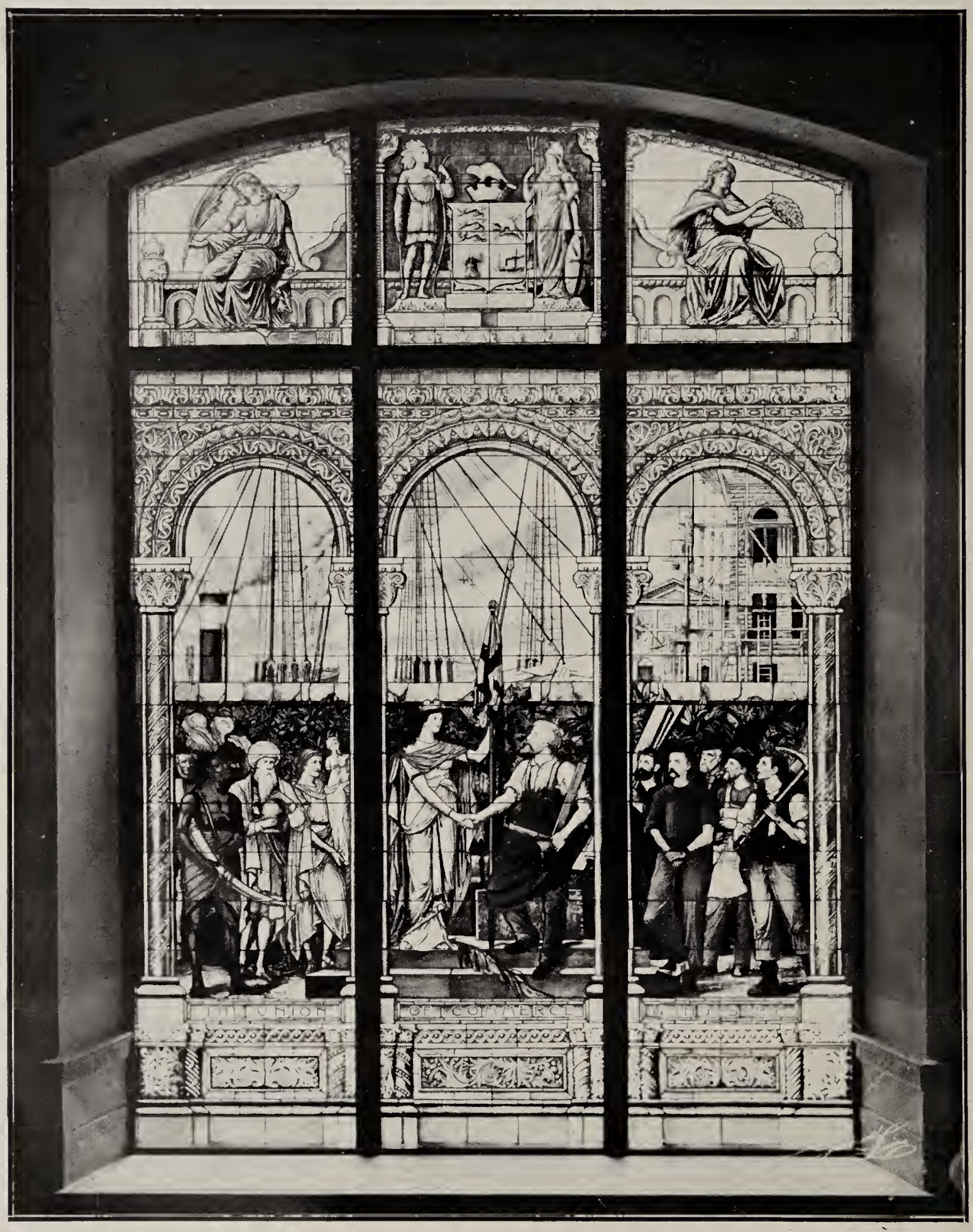
In conclusion, I desire to return most sincere thanks to the Members of the Executive and Council for their cordial support, and to all the Members of the Board with whom I have come personally in contact during the year, for their uniform courtesy. We may consider ourselves fortunate in securing for our new Executive gentlemen of such energy and ability as Messrs. L. H. Clarke, J. P. Watson, Major Henry Brock, and Mr. John F. Ellis. The interests of the Board are secure under their guidance. Mr. J. W. Woods, the retiring Treasurer, has been a tower of strength. He is always alert to advance the interests of this Institution. Mr. F. G. Morley continues to fulfil his duties of Secretary with a zeal, energy and tact which, I hope, will receive tangible recognition at an early date.

Wishing for the Toronto Board of Trade a long career of great usefulness.

Respectfully submitted.

R. C. STEELE, *President.*

Magnetawan, C. N. O. Ry.




The Great Stained Glass Window in the City Hall.

# THE GREAT STAINED GLASS WINDOW *in the* CITY HALL

*THE SCENE depicted in this remarkable window, "The Union of Commerce and Industry," symbolizes the upbuilding of Toronto. The Civic Queen stands hand in hand with the sponsor of Industry, behind whom are grouped representatives of the various trades, while on her right, representing Commerce, are figures symbolic of the continents. Toronto's shipping and building interests are also depicted in the design. The distant building surmounted by a cupola is a faithful representation of the old City Hall front, while the portion of the structure with scaffolding surrounding it is the south-west corner of the new City Hall, from a careful drawing specially made for the window at the time the building was in the course of construction. The rising sun, emblematical of activity, spreads its rays across a wide expanse of sky and sea. The window, owing to its originality of design and special artistic excellence, has long since become well known, and is ever a source of pleasure to visitors, more particularly to persons familiar with the technical details of such a work. The window measures* 16x23 *ft. It was designed by Mr. Robert McCausland, of Toronto, and carried out in his studios under his personal supervision, in* 1899.

University of Toronto.

# The University of Toronto

THE UNIVERSITY OF TORONTO is the Provincial University of the Province of Ontario, and was founded in the year 1827. Since that time the University has grown rapidly, and is now one of the largest Universities in the Empire. It is beautifully situated in the centre of the City of Toronto, near the Parliament Buildings, on its own grounds, part of which were leased many years ago to the city for a public park, with the result that the University by its rapid growth is restricted through want of room. There are on these grounds ten buildings for University purposes, but most of these are already overcrowded, and the building requirements, if they are to be adequately met, will tax the resources of the University. The main building, which is also the oldest, ranks as one of the most beautiful University buildings on the continent. Of those most recently added, the buildings for Applied Science and Physics have excellent laboratory facilities, and the new Convocation Hall is admirably suited for its purpose. Work will soon be begun in enlarging the Library Building to meet rapid expansion. Also, it is hoped that by the autumn of 1909 the new Model School buildings, owned by the University, and under the direction of the Faculty of Education, will be ready for occupation. Three handsome residences for men students are now in course of construction by the University Residence Trustees upon land set apart for the purpose within the University grounds. Of these buildings, which are designed to accommodate about one hundred and fifty students, one is solely due to the munificence of Mr. E. C. Whitney and Mrs. Whitney, another is being erected by some friends of the University, and the third with funds provided for the purpose by the University Act of 1905. It is confidently expected by the Trustees that these residences will be the beginning of a series of similar buildings contributed by private benefaction, which will meet the great need of the University in this most important feature of undergraduate life.

By the recent Act of 1906 the government of the University is vested in a board of twenty Governors chosen by the Lieutenant-Governor-in-Council, to whom they report annually on the expenditure and condition of the University. They have at their disposal a revenue made up from endowments, the fees of students, and a grant

Convocation Hall, University of Toronto.
The Library.

from the Legislature equal to fifty per cent. of the annual succession duties calculated on the average of three years. During the year ending June 30th, 1907, the revenue of the University amounted to $456,398, of which $47,459 was derived from endowment, $184,211 from fees of students, and $224,728 was received from the Province. On the nomination of the President all appointments are made by this board, so that they are given a free hand in their administration.

The University and University College are state institutions. The Universities of Victoria and Trinity federated with the University, and the federated Colleges, St. Michael's, Knox and Wycliffe, are dependent for their support and internal management on different churches. The subjects taught in University College, Victoria College, Trinity College, and St. Michael's College are the languages, including English, Ancient History and Ethics; all the other subjects are taught in the Faculties of the University. In one or other of these federated colleges every student in the Faculty of Arts must be registered.

The number of registered students in 1907-1908 is 3,500, and they are divided among the faculties as follows: Arts (including pure science) about 1,400, Medicine 725, Applied Science 725, and the remainder in Education, Forestry and Household Science.

The teaching staff numbers about 250, of whom more than 110 are professors or associate professors.

In the Faculty of Arts the degrees of B.A., M.A., and Ph.D. are granted, the last two on post-graduate work. The medical degree of M.B. will hereafter be given on a five years' course of study. Clinical facilities are afforded to students in the Toronto General, St. Michael's, and the Sick Children's Hospitals. It is also expected that the Psychiatric Hospital, which will soon be erected near the University, will afford excellent advantages for the study of mental diseases. In the Faculty of Applied Science the course of four years leads to the degree of B.A.Sc. in civil, electrical, mechanical, chemical, and mining engineering. The new Faculty of Education trains teachers for the high schools and the higher classes of the public schools, and is recognized by the Provincial Department of Education. In establishing the Faculty of Forestry the University is seeking to provide men thoroughly equipped to aid this country in developing a forestry policy which will be of great economic value in the future. The Department of Household Science, which will soon be housed in a splendidly-equipped building to be erected by Mrs. Massey Treble, offers a thorough training to the ever-increasing number of women students who take this course at the University.

Medical Building, University of Toronto.
Mining Building.

Degrees are also conferred in Law, Agriculture, Music, Dentistry, Pharmacy, and Veterinary Science, on the basis of curricula determined by the University, the instruction being provided for the most part in colleges and institutions affiliated with the University.

There is a considerable number of Scholarships and Exhibitions open to undergraduates and graduates, and two of these Scholarships are the gift of the members of the Executive of the Board of Trade of the City of Toronto for 1901. They are awarded at the Matriculation Examination, and are of the value of $60 and $40.

Students from the University are to be found pursuing post-graduate work in Britain, Germany and the United States, and not a few hold positions of distinction on the teaching staffs of the American Universities. The University seeks to maintain a high standard of education, equipping students in general culture, and with a thorough scientific training for their professional work. Though the great majority of students are from the Province of Ontario, many are drawn from the other Provinces of the Dominion, and as the post-graduate side of the University is developed, it is probable that they will attend in still larger numbers.

Ready for business: Moose Mountain Iron Mines, at the present terminus of the Canadian Northern Ontario Railway, from which Smelters at Toronto will obtain unlimited Ore.

Canadian National Exhibition. In front of the Art Gallery.

# Toronto as a Postal Centre

GEORGE ROSS, CHIEF SUPERINTENDENT

BEFORE proceeding to deal more particularly with the extent of the business transacted at the several post-offices located in Toronto, a brief account of postal beginnings in Canada may not be considered out of place. It is an interesting fact that the post-office was the first of the institutions of Civil Government which got into working order after Canada was handed over from France to Great Britain in 1763. Just as soon as the treaty of peace was signed, Benjamin Franklin, the great American philosopher, who was at that time Deputy Postmaster-General for the British Colonies, was directed to go up to Canada and open communication between New York and Montreal and Quebec. This was while the country was without a regular Government and looked to the officers of the military to preserve peace. Franklin came up and arranged for weekly trips between Quebec and New York by way of Montreal.

When the United Empire Loyalists began to settle along the St. Lawrence and Lake Ontario, their first demand was for a post route, and accordingly post-offices were opened in 1789 at Cornwall, Brockville, Kingston, and one or two places on the Bay of Quinte, and they enjoyed a mail *once a year*. The courier started out from Montreal on foot with the bag on his back, and exchanged mails with the post offices along his route. Niagara (which was then the seat of Government in Upper Canada) was also provided with a post-office in 1789, and mails were taken to it across the lake from Kingston as opportunity occurred. When the Government was removed to York (Toronto) in 1796 a post-office was opened and the *yearly trip from Kingston was carried on to York*. A road was opened from Kingston to York and extended to Amherstburg, which was then an important military post. As soon as the United States Government opened its lines of communication along the valley of the Mohawk as far as Niagara, the Canadian Government took advantage of this means of sending mails to and from Great Britain. The development of the present efficient postal system from such small beginnings has been truly remarkable.

The natural advantages possessed by Toronto as a trade and distributing centre gradually became more and more apparent, and as the Province of Ontario began to be more thickly settled, following improved transportation facilities, the city steadily grew in size and

Corner of King and Yonge Streets.

importance. With the increase in population and the expansion of trade generally, there has been a concurrent increase in the volume of postal business transacted, and a corresponding improvement in the collection and delivery service rendered. The importance of Toronto as a postal centre has long been recognized. At the present time the staff of the Toronto office, including the seven postal stations and thirty-four sub-offices located in various sections of the city, numbers over five hundred and fifty, and additions to the staff are constantly being made. The amount of money-order, savings-bank and postal-note business transacted at the Head Office alone, during the fiscal years beginning with 1898 and ending with 1907, was as follows:—

| | | | |
|---|---|---|---|
| 1898 | $3,229,737.48 | 1903 | $6,014,660.31 |
| 1899 | 3,435,254.66 | 1904 | 6,663,508.74 |
| 1900 | 3,846,287.05 | 1905 | 7,102,347.82 |
| 1901 | 4,161,469.69 | 1906 | 7,154,332.36 |
| 1902 | 5,064,019.02 | 1907 | 7,391,192.46 |

making the total for ten years $54,062,809.59. The addition of the money-order, savings-bank and postal-note business transacted at all of the other stations and sub-offices located in Toronto during the period mentioned would very materially increase these figures. The revenue of the office is steadily and rapidly increasing. According to the latest available official figures, the revenue for the nine months ending March 31st, 1907, was $998,951.09, and for a full year approximately $1,331,934.79. The revenue for the full year, ending June 30th, 1906, was $1,194,382.16. These figures will serve to show the rapid expansion of the postal business transacted in the Toronto office.

The French River. C. N. O. Ry.

Birdseye View of Toronto from the Spire of St. James Cathedral.

# The Railway Commission

ITS CONSTITUTION, JURISDICTION AND WORK

*Excerpt from an Address delivered by* JAS. MILLS, M.A., LL.D., *before the Canadian Club, Ottawa, February 1st,* 1908.

"I FEAR that my observations on the subject for to-day's meeting of the Club may prove to be extremely dry and uninteresting to many of you; because the Railway Act is a very prosy document, and the Railway Commission is composed of three matter-of-fact, hard-working men, assisted by a hard-working staff. Nevertheless, there is, I think, in the Railway Act something of interest to thoughtful, progressive Canadians; for it deals directly with an important phase of the great problem of transportation—that part of it which we may speak of as the carriage of goods or commodities from place to place by land; and that is no ordinary problem; it is a problem of prime importance,—might I not say *the* problem of the country? for however abundant and useful the products of our soil and the live-stock on our farms, however great the quantity and excellent the quality of the timbers in our forests, however varied and rich the ores in our mines, however ingenious in design and high-class in workmanship the output of our factories, they are all to a large extent valueless unless we have fairly efficient, and not unreasonably expensive means of carrying them from the localities where they are produced to localities where they are wanted —to places where there are markets for them. Consequently, I feel warranted in saying that the problem of transportation is not an ordinary problem, but one of the utmost importance; and it is a problem of great difficulty, involving many troublesome and perplexing considerations which complainants are apt to overlook. Most people see only their own side of the cases submitted for adjudication; but the Railway Commission has to get and consider carefully the evidence on both sides; and it generally takes time to obtain the necessary information by correspondence with the railway companies or otherwise, weigh it judicially, and issue in proper form such orders as the facts and circumstances seem to warrant. Hence it frequently happens that the decisions of the Commission are not given so promptly as many think they should be.

As a Commission, we are under obligation to do everything that can fairly and reasonably be done to secure for the people of this

The Armories.

country prompt, good, and reasonably cheap transportation—to keep the golden stream of commerce flowing swiftly and benignly past their doors; but, in our efforts to meet the wishes of the people in this respect, we must be careful not to issue orders which will result in serious injury to our transportation companies; for anything that would destroy the credit of any of our leading railway companies or otherwise seriously cripple them would be a calamity—would do incalculable damage to the whole country. Hence, metaphorically, if not very elegantly, I may say that, in our zeal, we must not kill the goose that lays the golden eggs.

The distinctive title of the Commission is 'The Board of Railway Commissioners for Canada;' and throughout the Railway Act it is usually referred to as 'the Board.' The general scope of the Act may be very briefly stated under six heads:—

1st. The Constitution, Procedure, Jurisdiction, and General Powers of the Board.

2nd. The Incorporation of Railway Companies.

3rd. The Construction of Railway Companies.

4th. The Operation of Railways.

5th. The Traffic on Railways, including passenger fares and freight rates.

6th. Penalties for specific sins of omission and commission—some 46 in number, varying in amount from $2 to $5,000 each.

The Commission is a Court of Record, with very wide jurisdiction in matters pertaining to railways and railway companies; it has all the powers, rights, and privileges which are vested in a Superior Court,—and powers much greater than the powers of any other Court in the Dominion. The findings of the Board on questions of fact within its jurisdiction are binding and conclusive; every decision or order of the Board is final; the Board is not bound by the findings or judgments of other Courts; and no order, decision, or proceeding of the Board can be questioned or reviewed, restrained or removed by prohibition, injunction, certiorari, or any other process or proceeding in any Court.

There is a right of appeal from the Board to the Supreme Court of Canada on questions of jurisdiction, and the Board may allow appeals to the same Court on questions of law; but the only body which of itself can rescind or vary any order, decision, rule, or regulation of the Board is the Governor-in-Council.

The Board may review, change, alter, vary, or rescind its own orders and decisions as often as it thinks proper; and it can do of its own motion anything it can do upon complaint or application.

Canadian National Exhibition. A section of the Manufacturers and Liberal Arts Building. Fireproof Grand Stand in distance.

Doubtless the reason for giving such extensive powers to the Commission was the hope that through it, by direct, simple, and informal proceedings, shippers and others having dealings with railway companies, express companies and telephone companies, might have their disputes settled and get substantial justice without expensive litigation and the possibility of appeals carried from Court to Court; and the greatness of the power bestowed has imposed upon the Commission the obligation to exercise due care, deliberation and caution in everything it does or refuses to do.

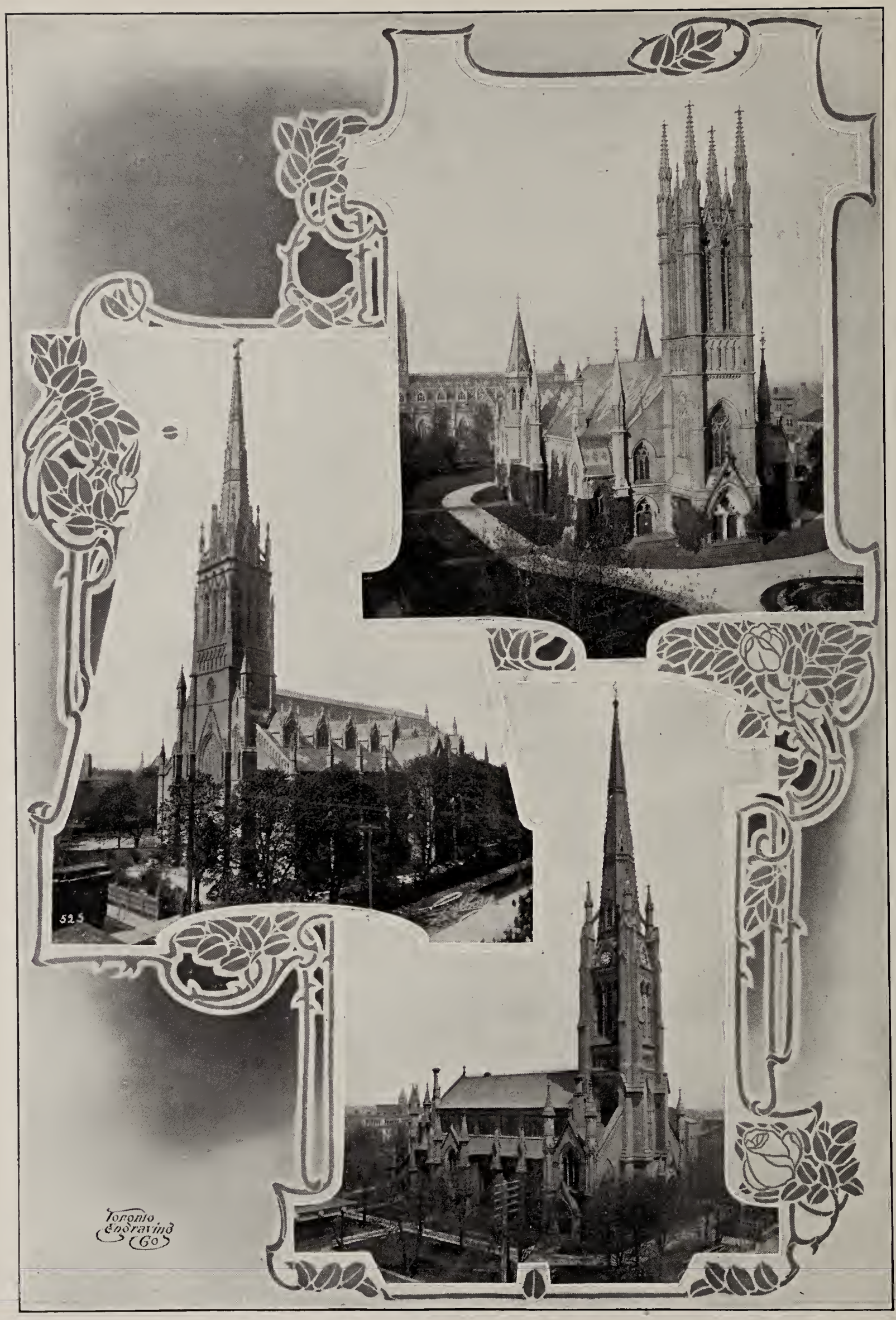
### Work of the Interstate Commerce Commission.

The Interstate Commerce Commission has nothing to do with the physical side of railways, that is, with the matter of railway construction and railway operation; it has large powers of investigation; it collects and tabulates statistics regarding railways, railway accidents, etc.; and it is dealing with the method of keeping railway accounts; but it devotes the greater part of its time and attention to the question of rates, discrimination, rebates, over-charges, refunds, etc.; and all its decisions and orders are subject to appeal to the State Courts and to the Supreme Court of the United States.

### Work of the Canadian Railway Commission.

The work of the Canadian Commission is broader, heavier, and equally difficult, including railway construction and the operation of railways, as well as the question of railway rates, rate-making, discrimination, etc., not to speak of telephone and express company rates and management. The things requiring constant attention under the heads of Railway Construction and Railway Operation are very numerous.

Under the head of Railway Construction we have the location and inspection of new lines of railway; the taking and using of lands of other companies and of private individuals; the construction of branch lines, spurs, or sidings; the crossing of one railway by another; highway crossings; farm crossings; the carrying of telegraph, telephone, electric light, and electric power wires over the right-of-way and tracks of railway companies; the construction of sewers and the laying of water-pipes under railways; the fences, gates, and cattle-guards required in railway construction; the location, character and suitability of railway stations; especially the widespread and urgent demand for additional crossings over railways in the towns and villages of the West; the everlasting question as to the protection required at highway and street crossings in cities, towns, villages and rural municipalities throughout the Dominion, and the division of




Metropolitan (Methodist.)
St. Michael's Cathedral (R. C.)
St. James Cathedral (Anglican.)

the cost involved in such protection as may be ordered—all this and much more under the head of Construction.

Think of all the railways in the Dominion and the hundreds upon hundreds of railway stations in the different Provinces, and take into account two or three facts to show the amount of work which our Commission has, over and above what is assigned to the Interstate Commerce Commission of the United States:—

1st. No railway company in any part of Canada can construct a branch, spur, or siding which will cross or run along any street or highway, or touch any property other than that of the railway company, without an order from the Railway Commission.

2nd. No company or individual in any part of Canada can carry a telegraph wire, a telephone wire, an electric light wire, or an electric power wire over the right-of-way and track of a railway company, without an order from the Railway Commission.

3rd. No city, town, village, or rural municipality in any part of Canada can construct a sewer or lay a water pipe of any size or description under a railway, without an order from the Railway Commission.

Under the head of the Operation of Railways we have the question of the accommodation necessary for receiving, carrying and delivering traffic; the rules for the running of trains; the handling of trains in transit; the handling of trains in yards; interswitching between railway companies; the protection of property; the protection, safety, accommodation, and comfort of the public and of the employees of the company; the safety appliances required on engines and cars; the condition of rolling stock; car shortage and car distribution; complaints about unreasonable delays in transportation; precautions at railway crossings; obstruction of highway traffic; passenger train connections; transportation of dangerous commodities; the packing of frogs and care of switches in railway yards; and the investigation of accidents to the public and to railway employees.

The Board has given a great deal of time and attention to the investigation of accidents on our lines of railway and in railway yards throughout the Dominion—and all the while the number of such accidents has been rapidly increasing, from various causes, especially, I think, the following: the congestion of railway traffic for some time past; an increase in the breakage of steel rails, possibly from defects in structure and may be from the use of much heavier engines and cars; the lack of discipline and due sense of responsibility among railway men; and the employment of inferior and inexperienced men and boys in responsible positions. The Board has been looking

Fleet of the Niagara Navigation Co., connecting Toronto, Niagara Falls and Buffalo.

sharply after the railway companies regarding the arrangement and condition of their yards, the location and condition of switches, the use of necessary yard lights, the condition of their rolling stock, and the use of safety appliances on their cars and engines; it has also done what it fairly and reasonably can in directing the attention of Attorneys-General to cases which seem to call for careful consideration and possible action, with a view to the protection of the travelling public and the employees of the railway companies; and action has been taken in a considerable number of cases, but with very meagre results, because, under present conditions, the public mind, as represented by the average jury, seems strongly opposed to the punishment of men for negligence or recklessness in the management of railway yards, the handling of cars, or the running of trains, even when the results are fatal, the offences wholly inexcusable, and the evidence most clear and convincing.

Under the head of Traffic the question is whether, with the telephone and express companies to look after, and the great amount of work to be done under the heads of Railway Construction and Operation, the Commission can give due attention to the larger and much more difficult questions which arise in the traffic department—questions as to passenger fares and freight rates, freight classification, discrimination, rebates, over-charges, refunds, etc.; and my answer is that we have been able to give a good deal of attention to the settlement of questions and the solution of problems regarding railway rates throughout the Dominion—work which has removed many grievances and saved the country very many thousands of dollars. If I had time, I would be glad to state the results accruing from a large number of orders issued for the reduction, adjustment and regulation of passenger fares and freight rates; but I can merely refer to a few of the most important orders, without going into details.

There are on our files 50 or 60 orders regarding freight rates, not to speak of passenger fares; but I have not time to do more than quote a few figures.

### Concrete Examples.

Note a few concrete examples of reductions in rates consequent upon orders of the Commission, taking a standard car of 30,000 lbs. in each case:—

Fruit.—Reductions from a single station—St. Catharines, Ont., to Montreal, on pears, $45 per car; on staple tender fruits, $21 per car; on apples, pears, etc., to Winnipeg, $54 per car; to Brandon, $72 per car; and on pears and standard tender fruits to other points, east and west, in like proportion.

Allan Gardens.

Glass Bottles.—Wallaceburg to Toronto, $15 per car; and to Hamilton, $18 per car.

Cooperage Stock.—Chatham and Wallaceburg to Montreal (local and export), $4 per car.

Split Peas.—Toronto to St. John, N.B. (export), $9 per car.

Cattle.—Windsor and Sarnia to Montreal, $4.50 per car.

Metallic Shingles.—Toronto to Winnipeg, $30 per car; and to Strathcona, Alberta, $123 per car.

Grain.—Shipments between local points (reduced to the same rate as flour), say, Thamesville, Ont., to Montreal, $24 per car.

Grain for Export.—From Windsor to Montreal, $6 per car; from Owen Sound, $7.50 per car; from Guelph, $9 per car; and from Toronto, $6 per car.

Beans.—Chatham to St. John, $16.50 per car.

Packing House Products.—Toronto to Montreal (export), $3 per car.

Wallpaper.—Toronto to Montreal, $15 per car.

All Transcontinental Traffic.—Eastern Canada to British Columbia terminals, $15 per car.

Also a re-adjustment of rates from distributing centres west of Montreal, so as to place them on a fair basis; and a general over-hauling of the rates on traffic from Ontario points eastbound, reducing and re-adjusting them so as to abolish the discrimination which has hitherto existed in favor of Detroit, Port Huron and other points in Michigan as compared with Windsor, Sarnia, Chatham, and other places in Western Canada. The order providing for these far-reaching and very important re-adjustments has made extensive reductions in all rates from points in Western Ontario to Montreal, Ottawa, and other places east as far as St. John, Halifax, and Sydney: for example, Windsor to Montreal, $26 per car; St. Catharines to Montreal, $30 per car; St. Thomas to Quebec, $54 per car; and so on.

I might go much further in this line; but I wish to refer, in a word, to another side of the question before I close. Speaking of the shipping of fruit, I am glad to be able to inform you that the considerable reduction in rates has resulted in a very large increase in the carload traffic in fruit. Take St. Catharines, the point referred to in speaking of the reduction in rates on fruit. When the reduction was made, three and a half years ago, a little over ten cars of fruit was shipped from St. Catharines to Winnipeg and other points west; and during the season just closed, a rather poor one for fruit, something over 100 cars of mixed lots of fruit—that is, ten times as much—was shipped from the same station to the same destination. I sincerely

"Puritan" Factory.
Gordon, MacKay & Co. Corner Queen and Crawford Streets.

hope that in the case of every order for reduction of rates, especially in the case of the last and farthest-reaching of all our rate orders, the result may be the same.

STATISTICAL ITEMS RE WORK OF DOMINION RAILWAY COMMISSION.

In 1907 there were as follows: Applications, 2,600; letters filed, 18,984; letters sent, 18,311; orders issued, 1,816; public sittings, 66; applications heard, 321; freight tariffs on file, 67,371; passenger tariffs, 9,035; express tariffs, 7,013; telephone tariffs, 3,518; or total rate tariffs, 86,937."

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The Board of Railway Commissioners in Canada is composed of the following:—

HON. MR. JUSTICE MABEE.....Chief Commissioner.
HON. M. E. BERNIER..... ...Deputy Commissioner.
JAS. MILLS, M.A., LL.D.....Commissioner.

The matter of increasing the Commission to five members is now under consideration by the Dominion Parliament.

Interior View John Wanless & Co.

Who is the favorite?
Ontario Jockey Club Spring Meet,
Woodbine Park.

# The Transportation Question

THE question of Transportation, especially in a new country, is one which is vital to the nation's business interests. No other country in the world, the United States excepted, has presented for solution such a transportation problem as that which has been and is now facing the Dominion of Canada.

At the present time great strides are being made in this direction, and everything points to a successful issue of Canada's Railway Policy.

The geographical position of the City of Toronto is such as to demand that her interests be most carefully guarded. Situated in the centre of the Province of Ontario, between the East and West, and lying at the base of New Ontario, Toronto is most admirably located as a distributing point. Transportation charges, therefore, form a very important factor in the development of the City and the Province.

One of the most important duties of a Board of Trade is to study the question of freight tolls, not only in relation to the immediate vicinity in which the Board is located, but also in its application to the country at large.

The Toronto Board of Trade has been fortunate in having had, almost from its inception, a strong Transportation Committee, which has ever been watchful of the interests of the Board in matters pertaining to freight rates. Before the establishment of the Dominion Railway Commission, the Board of Trade of the City of Toronto made many appeals to the Railway Companies for a modification of freight tariffs between Toronto and outside points, but, as the Railway Companies were the sole arbitrators of the situation, these appeals were not at all times successful.

With the advent of the Railway Commission, however, the Board renewed its efforts, and on June 24th, 1904, made its first application to the Commission for a more equitable adjustment of freight rates in the Province of Ontario.

The Railways were not disposed, however, to grant any concessions without a struggle, and the appeal made by the Board of Trade was opposed by the ablest freight experts the transportation interests could array against it.

A decision in the matter was postponed, and both parties requested to revise their arguments, and the question again came

High Park and the River Humber.

up on May 31st, 1906, when the representatives of the Toronto Board of Trade put up such a strong case that eventually the Commission authorized a modification of the freight schedules, and on January 1st, 1908, the revised tariffs were put into effect.

The successful issue of this controversy is a demonstration of the effective work done by a body such as the Toronto Board of Trade. Unorganized business men, by their individual efforts, could have accomplished but little in this direction, and even now the country at large has not realized what this readjustment of freight rates means.

On another page will be found a comparison of rates under the new tariffs, which will give some idea of the saving in freight charges, and if you could apply this to the enormous tonnage of Ontario alone, the result would be astonishing.

In securing the reduction, it must not for one moment be supposed that the benefit rests with the Toronto merchant alone, for the Board of Trade has fought the battle for all the territory East of Port Arthur.

By a careful scrutiny of the tariffs themselves it will be seen that the rates apply in both directions, so that the benefits are universal throughout the territory in which the tariffs are operative.

For convenience sake the table of rates shown herein is made up as between Toronto and outside points, but the same relative basis applies from other centres of commerce, such as Hamilton, Brantford, London, etc.

On the Magnetawan River, Highlands of Ontario.
Courtesy of G. T. R. System.

BETWEEN TORONTO AND POINTS MENTIONED BELOW.

CLASSES IN CENTS PER 100 LBS.

| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Old | 26 | 23 | 20 | 16 | 13 | 12 | 10 | .. | .. | 8 | Port Hope. |
| **New** | **24** | **21** | **18** | **15** | **12** | **11** | **8** | .. | .. | **7** | |
| Old | 34 | 30 | 26 | 21 | 17 | 15 | 13 | .. | .. | 11 | Napanee. |
| **New** | **32** | **28** | **24** | **20** | **16** | **14** | **12** | .. | .. | **10** | |
| Old | 36 | 32 | 27 | 23 | 18 | 16 | 14 | .. | .. | 12 | Kingston. |
| **New** | **34** | **30** | **26** | **21** | **17** | **15** | **13** | .. | .. | **11** | |
| Old | 40 | 35 | 30 | 25 | 20 | 18 | 16 | .. | .. | 14 | Brockville. |
| **New** | **38** | **33** | **29** | **24** | **19** | **17** | **14** | .. | .. | **12** | |
| Old | 50 | 44 | 38 | 31 | 25 | 23 | 19 | .. | .. | 17 | Montreal. |
| **New** | **44** | **39** | **33** | **28** | **22** | **20** | **17** | .. | .. | **15** | |
| Old | 28 | 25 | 21 | 18 | 14 | 13 | 11 | .. | .. | 9 | Lindsay. |
| **New** | **24** | **21** | **18** | **15** | **12** | **11** | **8** | .. | .. | **7** | |
| Old | 30 | 26 | 23 | 19 | 15 | 14 | 12 | .. | .. | 10 | Peterboro. |
| **New** | **26** | **23** | **20** | **16** | **13** | **12** | **10** | .. | .. | **8** | |
| Old | 30 | 26 | 23 | 19 | 15 | 14 | 12 | .. | .. | 10 | Orillia. |
| **New** | **28** | **25** | **21** | **18** | **14** | **13** | **11** | .. | .. | **9** | |
| Old | 36 | 32 | 27 | 23 | 18 | 16 | 14 | .. | .. | 12 | Midland. |
| **New** | **32** | **28** | **24** | **20** | **16** | **14** | **12** | .. | .. | **10** | |
| Old | 36 | 32 | 27 | 23 | 18 | 16 | 14 | .. | .. | 12 | Haliburton. |
| **New** | **32** | **28** | **24** | **20** | **16** | **14** | **12** | .. | .. | **10** | |
| Old | 46 | 40 | 35 | 29 | 23 | 20 | 17 | .. | .. | 15 | North Bay. |
| **New** | **38** | **33** | **29** | **24** | **19** | **17** | **14** | .. | .. | **12** | |
| Old | 32 | 28 | 24 | 20 | 16 | 14 | 12 | .. | .. | 10 | Collingwood. |
| **New** | **28** | **25** | **21** | **18** | **14** | **13** | **11** | .. | .. | **9** | |
| Old | 34 | 30 | 26 | 21 | 17 | 14 | 12 | .. | .. | 10 | Penetang. |
| **New** | **30** | **26** | **23** | **19** | **15** | **14** | **12** | .. | .. | **10** | |
| Old | 24 | 21 | 18 | 15 | 12 | 9 | 7 | .. | .. | 6 | Guelph. |
| **New** | **20** | **18** | **15** | **13** | **10** | **9** | **7** | .. | .. | **6** | |
| Old | 30 | 26 | 23 | 19 | 15 | 13 | 11 | .. | .. | 9 | Stratford. |
| **New** | **28** | **25** | **21** | **18** | **14** | **13** | **11** | .. | .. | **9** | |
| Old | 28 | 25 | 21 | 18 | 14 | 12 | 10 | .. | .. | 8 | St. Catharines. |
| **New** | **24** | **21** | **18** | **15** | **12** | **11** | **8** | .. | .. | **7** | |
| Old | 36 | 32 | 27 | 23 | 18 | 14 | 12 | .. | .. | 10 | London. |
| **New** | **32** | **28** | **24** | **20** | **16** | **14** | **12** | .. | .. | **10** | |
| Old | 40 | 35 | 30 | 25 | 20 | 18 | 16 | .. | .. | 14 | Windsor. |
| **New** | **36** | **32** | **27** | **23** | **18** | **16** | **13** | .. | .. | **11** | |
| Old | 32 | 28 | 24 | 20 | 16 | 14 | 12 | .. | .. | 10 | Tillsonburg. |
| **New** | **28** | **25** | **21** | **18** | **14** | **13** | **11** | .. | .. | **9** | |
| Old | 36 | 32 | 27 | 23 | 18 | 14 | 12 | .. | .. | 10 | St. Thomas. |
| **New** | **32** | **28** | **24** | **20** | **16** | **14** | **12** | .. | .. | **10** | |
| Old | 28 | 25 | 21 | 18 | 14 | 11 | 9 | .. | .. | 7 | Brantford. |
| **New** | **22** | **19** | **17** | **14** | **11** | **10** | **8** | .. | .. | **7** | |
| Old | 36 | 32 | 27 | 23 | 18 | 15 | 13 | .. | .. | 11 | Goderich. |
| **New** | **32** | **28** | **24** | **20** | **16** | **14** | **12** | .. | .. | **10** | |
| Old | 38 | 33 | 29 | 24 | 19 | 16 | 14 | .. | .. | 12 | Southampton. |
| **New** | **34** | **30** | **26** | **21** | **17** | **15** | **13** | .. | .. | **11** | |
| Old | 38 | 33 | 29 | 24 | 19 | 16 | 14 | .. | .. | 12 | Kincardine. |
| **New** | **34** | **30** | **26** | **21** | **17** | **15** | **13** | .. | .. | **11** | |

NOTE.—North Bay being a basing point, rates East, West and North thereof have been reduced in same proportion. Montreal also being a basing point, rates East and South thereof are proportionately reduced.

# Mineral Production of Ontario in 1907

| PRODUCT | QUANTITY | VALUE $ | EMPLOYEES No. | WAGES $ |
|---|---|---|---|---|
| **METALLIC** | | | | |
| Gold ..... Ounces | 3,810 | 66,399 | 160 | 125,537 |
| Silver..... " | 10,028,259 | 6,157,871 | 2,038 | 1,532,067 |
| Cobalt..... Tons | 739 | 92,751 | | |
| Nickel..... " | 10,972 | 2,271,616 | 1,824 | 1,384,027 |
| Copper..... " | 7,303 | 1,045,511 | | |
| Iron Ore..... " | 205,295 | 482,532 | 276 | 192,063 |
| Pig Iron ..... " | 286,216 | 4,716,857 | 1,242(a) | 808,681(a) |
| Less Value Ontario Iron Ore | (120,177 Tons) | 14,833,537 | 5,540 | 4,042,375 |
| Smelted into Pig Iron .... | | 282,702 | | |
| Net Metallic Production. | | 14,550,835 | 5,540 | 4,042,375 |
| **NON-METALLIC** | | | | |
| Arsenic ..... Tons | 2,958 | 40,104 | (a) | (b) |
| Brick, Common..... No. | 273,882,000 | 2,109,978 | 2,850 | 1,015,000 |
| Tile, Drain..... " | 15,578,000 | 250,122 | | |
| Brick, Pressed ..... " | 69,763,423 | 648,683 | 508 | 284,881 |
| Brick, Paving..... " | 3,732,220 | 73,270 | | |
| Building and Crushed Stone..... | | 675,000 | 1,100 | 480,000 |
| Calcium Carbide ..... Tons | 2,667 | 173,763 | 63 | 37,613 |
| Cement, Portland.... Bbl. | 1,853,692 | 2,777,478 | 1,237 | 699,464 |
| Cement, Natural Rock " | 7,239 | 5,097 | 22 | 2,029 |
| Corundum..... Tons | 2,683 | 242,608 | 247 | 168,333 |
| Feldspar..... " | 12,328 | 30,375 | 71 | 23,359 |
| Graphite..... " | 2,000 | 20,000 | 20 | 15,000 |
| Gypsum ..... " | 10,186 | 19,652 | 18 | 14,370 |
| Iron Pyrites..... " | 15,755 | 51,842 | 137 | 75,365 |
| Lime ..... Bush. | 2,650,000 | 418,700 | 415 | 155,000 |
| Mica ..... Tons | 456 | 82,929 | 158 | 63,450 |
| Natural Gas..... | | 746,499 | 191 | 110,832 |
| Peat Fuel..... Tons | 200 | 1,040 | 6 | 1500 |
| Petroleum ..... Imp. Gals. | 27,621,851 | 1,049,631(c) | 435(d) | 265,316(d) |
| Pottery..... | | 54,585 | 55 | 20,220 |
| Quartz..... Tons | 56,585 | 124,148 | 101 | 52,400 |
| Salt ..... | 62,806 | 432,936 | 194 | 85,935 |
| Sewer Pipe..... | | 435,088 | 232 | 132,884 |
| Talc..... Tons | 1,870 | 5,010 | 13 | 1,869 |
| Non-Metallic Production | | 10,468,538 | 8,073 | 3,704,820 |
| Add. Metallic Production | | 14,550,835 | 5,540 | 4,042,375 |
| Total Production. | | 25,019,373 | 13,613 | 7,747,195 |
| Total for 1906 ..... | | 22,388,383 | 12,551 | 6,048,328 |

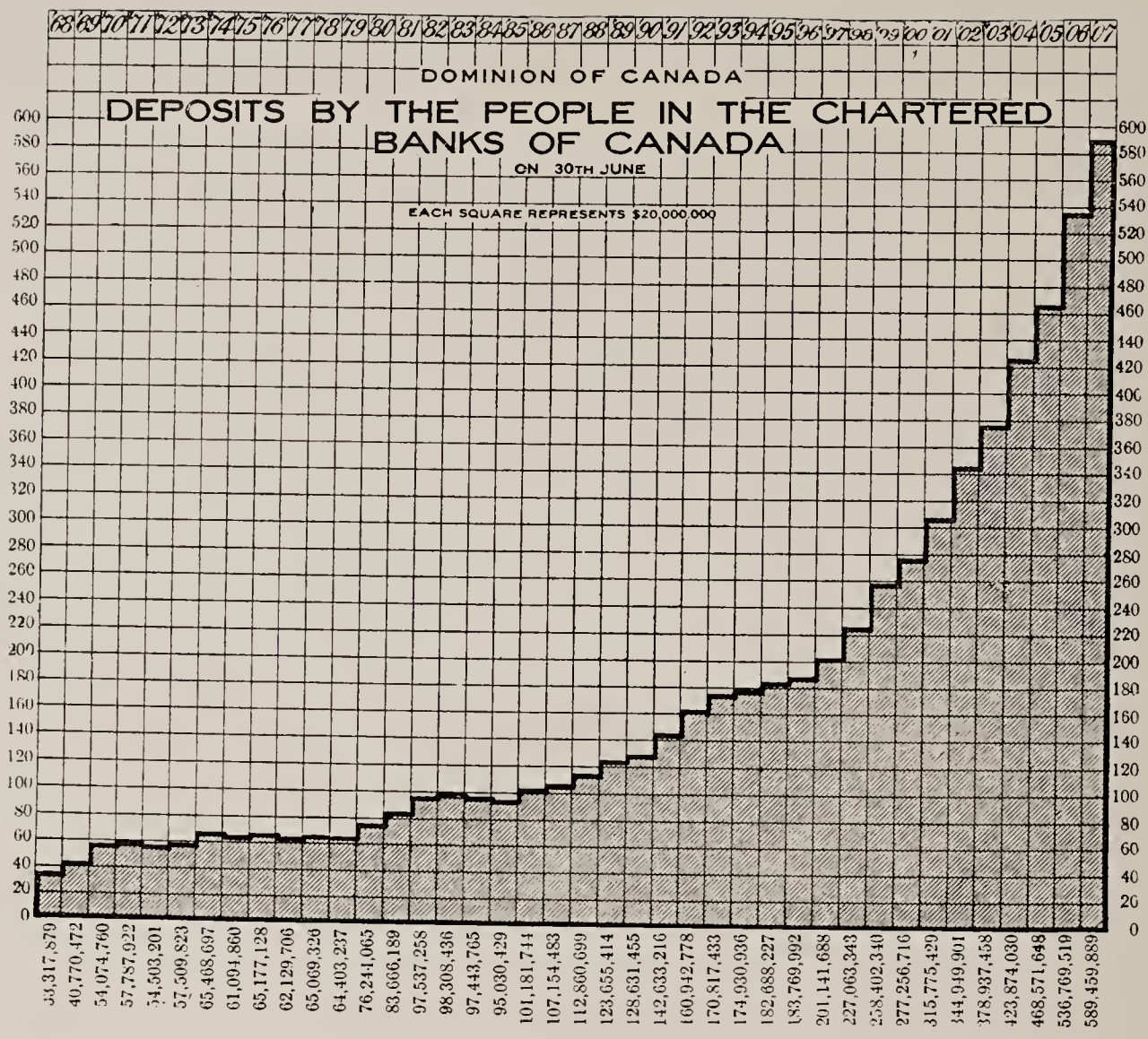
(a) Includes steel making.
(b) Included in silver and cobalt.
(c) Value crude product exclusive of Dominion Government bounty.
(d) Petroleum refining works only.

DOMINION OF CANADA

# DEPOSITS BY THE PEOPLE IN THE CHARTERED BANKS OF CANADA

ON 30TH JUNE

EACH SQUARE REPRESENTS $20,000,000



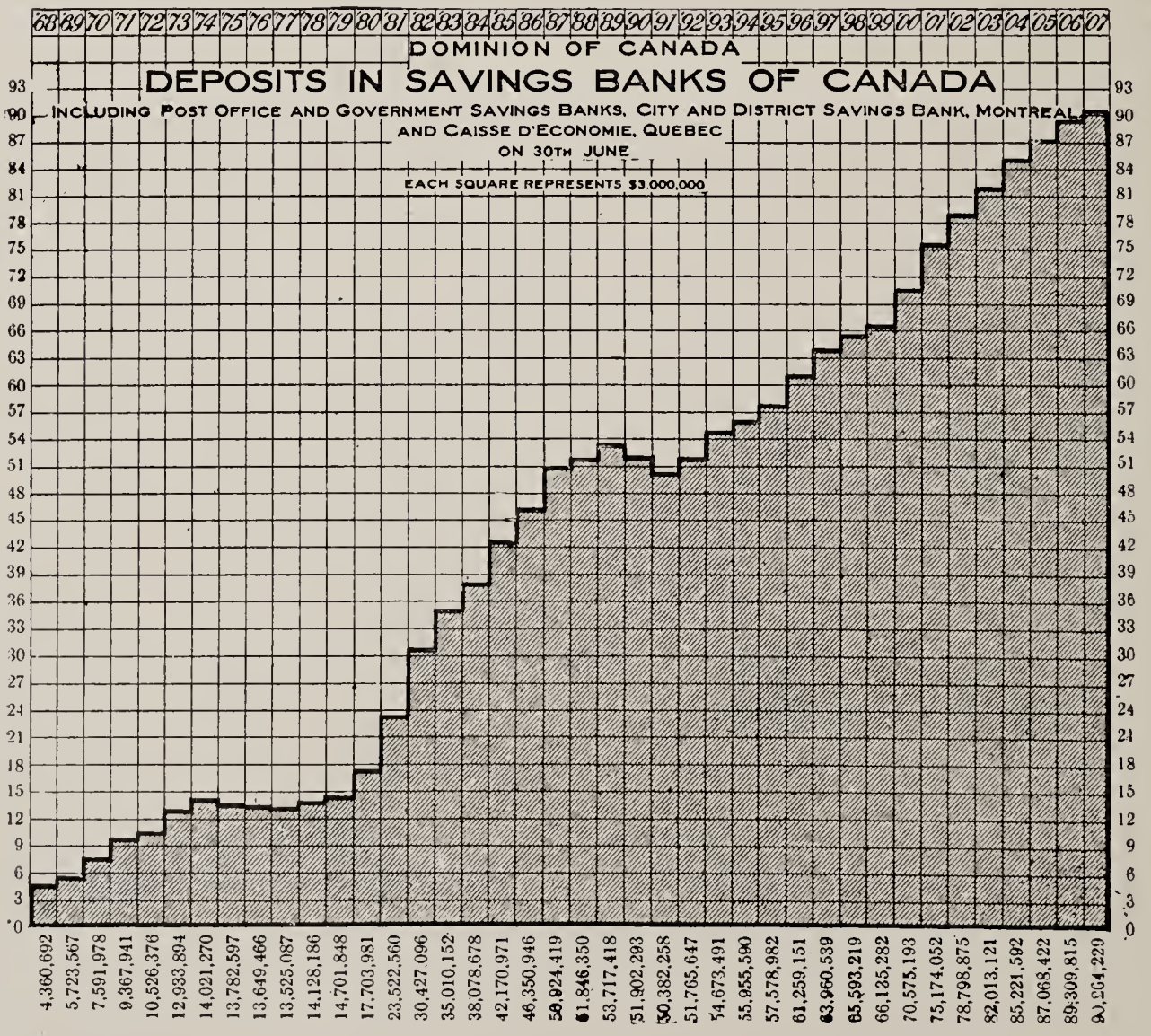

DOMINION OF CANADA

# DEPOSITS IN SAVINGS BANKS OF CANADA

INCLUDING POST OFFICE AND GOVERNMENT SAVINGS BANKS, CITY AND DISTRICT SAVINGS BANK, MONTREAL AND CAISSE D'ECONOMIE, QUEBEC

ON 30TH JUNE

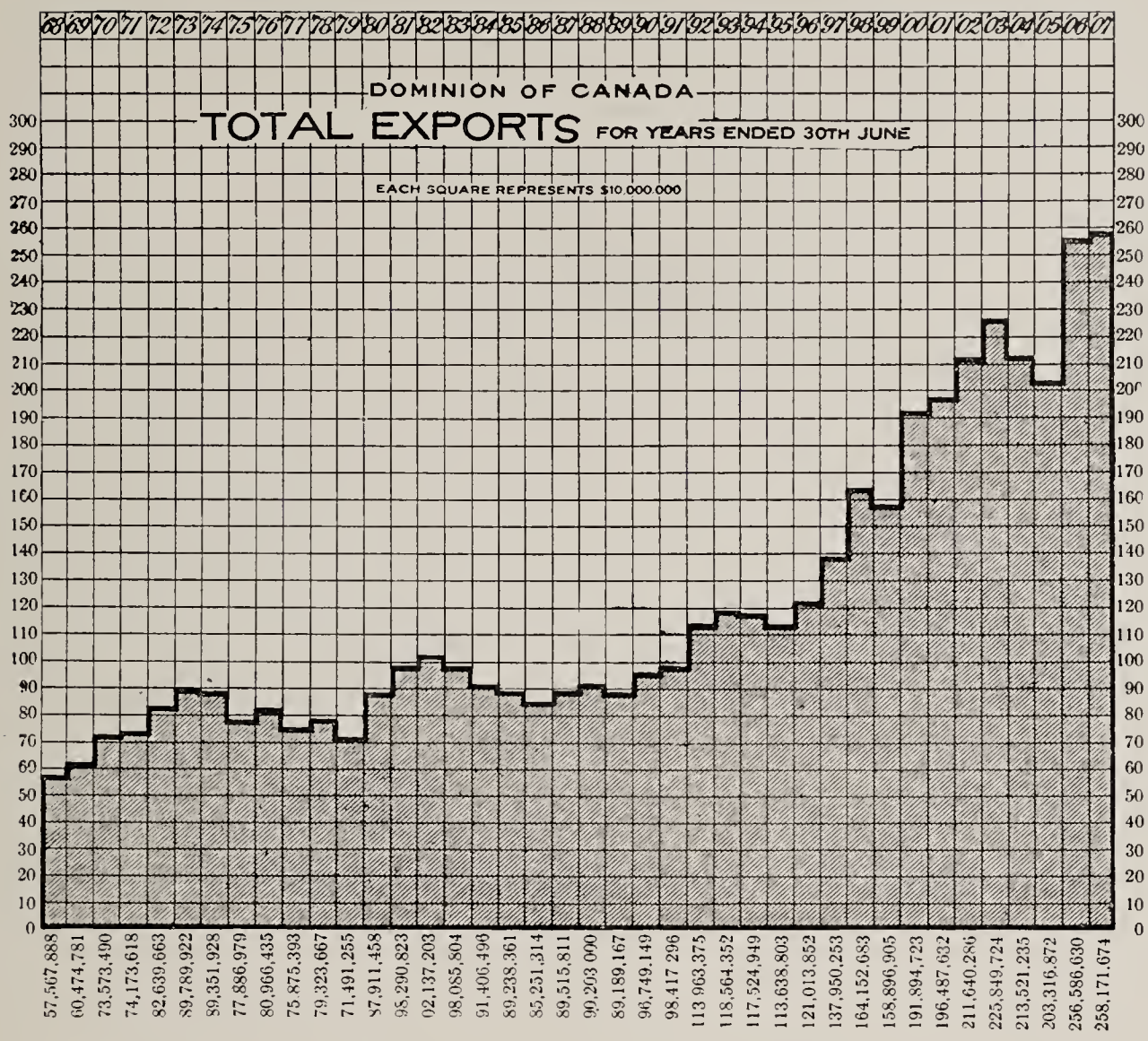
EACH SQUARE REPRESENTS $3,000,000



DOMINION OF CANADA

# TOTAL EXPORTS FOR YEARS ENDED 30TH JUNE

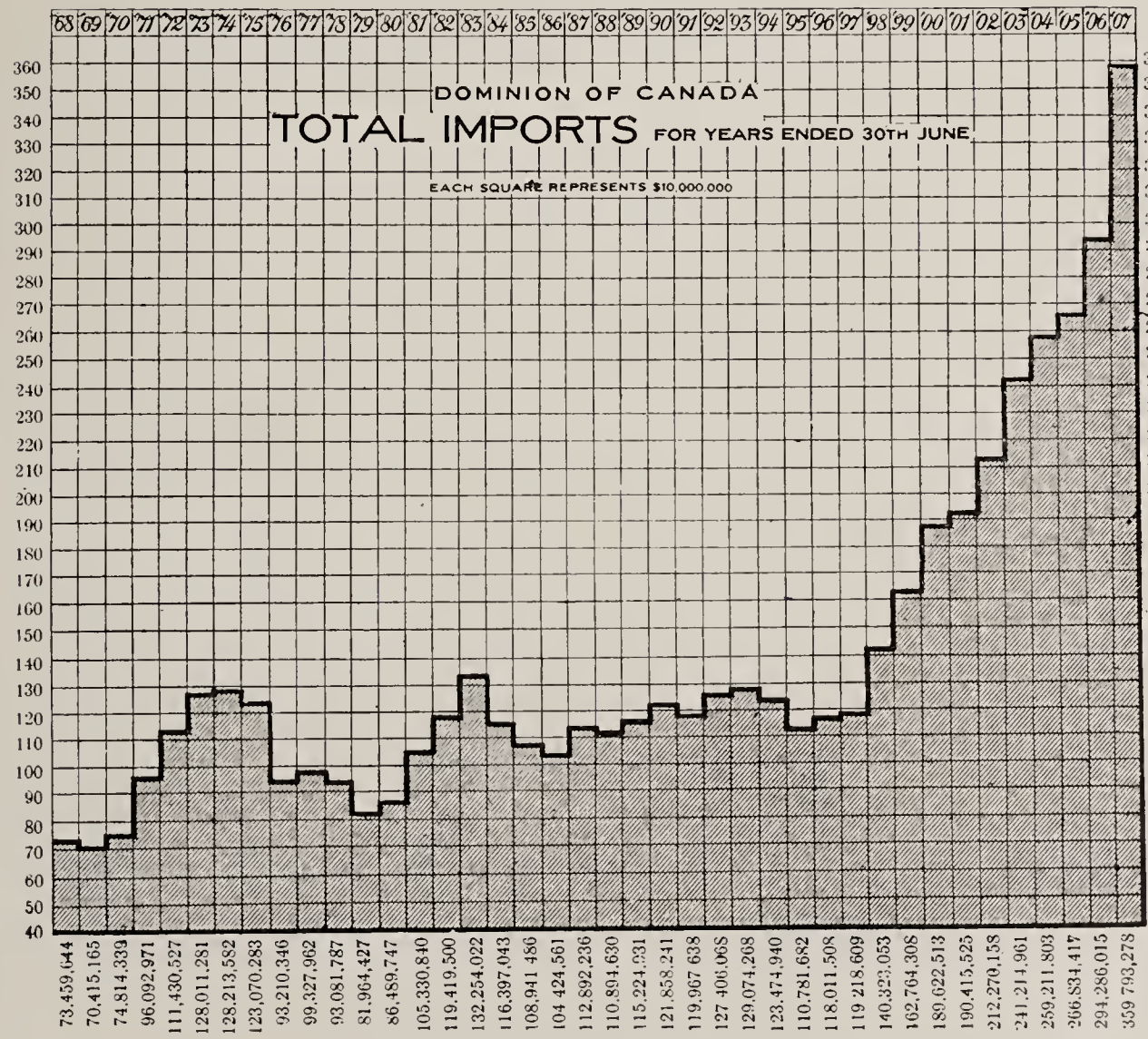
EACH SQUARE REPRESENTS $10,000,000




DOMINION OF CANADA

# TOTAL IMPORTS FOR YEARS ENDED 30TH JUNE

EACH SQUARE REPRESENTS $10,000,000



DOMINION OF CANADA

# TOTAL TRADE WITH GREAT BRITAIN

IMPORTS (HOME CONSUMPTION) FROM GREAT BRITAIN AND EXPORTS (PRODUCE OF CANADA) TO GREAT BRITAIN FOR YEARS ENDED 30TH JUNE

(COIN AND BULLION EXCLUDED)

EACH SQUARE REPRESENTS $5,000,000

| '68 | '69 | '70 | '71 | '72 | '73 | '74 | '75 | '76 | '77 | '78 | '79 | '80 | '81 | '82 | '83 | '84 | '85 | '86 | '87 | '88 | '89 | '90 | '91 | '92 | '93 | '94 | '95 | '96 | '97 | '98 | '99 | '00 | '01 | '02 | '03 | '04 | '05 | '06 | '07 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 55,523,133 | 55,983,153 | 60,050,086 | 70,231,758 | 87,433,039 | 99,399,179 | 97,116,940 | 94,546,201 | 74,865,065 | 74,823,292 | 73,113,879 | 60,361,284 | 68,972,470 | 85,522,361 | 90,173,081 | 91,217,829 | 79,335,991 | 76,510,499 | 75,727,269 | 83,455,681 | 72,815,928 | 75,755,470 | 84,776,158 | 85,262,727 | 96,012,766 | 100,938,946 | 97,914,019 | 88,962,896 | 95,542,446 | 98,035,040 | 125,108,480 | 122,044,936 | 140,842,858 | 135,677,520 | 158,370,071 | 183,993,018 | 171,845,508 | 157,457,571 | 196,640,380 | 208,745,193 |

DOMINION OF CANADA

# RAILWAY TRAFFIC—TONS CARRIED

DURING YEARS ENDED 30TH JUNE

EACH SQUARE REPRESENTS 2,000,000 TONS

NO RETURNS

| '68 | '69 | '70 | '71 | '72 | '73 | '74 | '75 | '76 | '77 | '78 | '79 | '80 | '81 | '82 | '83 | '84 | '85 | '86 | '87 | '88 | '89 | '90 | '91 | '92 | '93 | '94 | '95 | '96 | '97 | '98 | '99 | '00 | '01 | '02 | '03 | '04 | '05 | '06 | '07 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | 6,331,757 | 6,859,796 | 7,883,472 | 8,348,810 | 9,938,858 | 12,065,323 | 13,575,787 | 13,266,255 | 13,712,269 | 14,659,271 | 15,670,460 | 16,356,335 | 17,172,759 | 17,928,626 | 20,787,463 | 21,753,021 | 22,189,983 | 22,003,599 | 20,721,116 | 21,524,421 | 24,266,825 | 25,300,331 | 28,785,903 | 31,211,753 | 35,946,183 | 36,999,371 | 42,376,527 | 47,373,417 | 48,097,519 | 50,803,957 | 57,906,713 | 63,868,133 |

# Toronto Board of Trade

## COUNCIL, 1908

| | |
|---|---|
| President | L. H. Clarke |
| 1st Vice-President | J. P. Watson |
| 2nd Vice-President | Henry Brock |
| Treasurer | John F. Ellis |
| Secretary | F. G. Morley |

H. N. Baird
E. J. Freyseng
Robert S. Gourlay
Andrew Gunn
Peleg Howland
John D. Ivey
Herbert Langlois
David Plewes
Alfred Rogers
James Ryrie
G. P. Scholfield
R. C. Steele
S. R. Wickett
D. O. Wood
J. W. Woods

## BOARD OF ARBITRATION

C. W. Band
John Carrick
A. Cavanagh
Thos. Flynn
R. D. Harling
F. C. Jarvis
A. E. Mathews
W. D. Matthews
John Melady
A. V. Pearce
D. M. Spink
W. M. Stark

## REPRESENTATIVES ON HARBOR COMMISSION

J. T. Mathews
W. H. Pearson, Jr.

## REPRESENTATIVES ON INDUSTRIAL EXHIBITION BOARD

S. E. Briggs
D. O. Ellis
Geo. H. Gooderham
Noel Marshall
J. Harry Patterson

## AUDITORS TO THE BOARD

Clarkson & Cross

## RAILWAY AND TRANSPORTATION COMMITTEE

Peleg Howland, Chairman
C. B. Watts, Vice-Chairman

H. N. Baird
C. W. Band
Hugh Blain
John F. Ellis
R. A. Donald
John Firstbrook
Geo. E. Goldie
Andrew Gunn
F. W. Hay
John D. Ivey
Jos. Kilgour
John Knox
H. Langlois
Hugh Munro
Thos. McQuillan
Alfred Rogers
The President
R. C. Steele
J. O. Thorn
J. P. Watson
W. A. Wilson
S. R. Wickett
J. W. Woods
D. O. Wood
A. A. Wright

## LEGISLATION COMMITTEE

HENRY BROCK, Chairman
THOS. McQUILLAN, Vice-Chairman

Jas. D. Allan
Hugh Blain
Hon. Arch. Campbell
W. F. Cockshutt, M.P.
E. J. Freyseng
Andrew Gunn
John D. Ivey
F. C. Jarvis
A. E. Kemp, M.P.
H. Langlois
A. C. McMaster
R. A. Nisbet
David Plewes
A. T. Reid
O. F. Rice
James Ryrie
G. P. Scholfield
S. R. Wickett
Peleg Howland
The President

## NEW INDUSTRIES COMMITTEE

E. J. FREYSENG, Chairman
D. O. WOOD, Vice-Chairman

John Firstbrook
G. A. Howell
Mark H. Irish
A. M. Ivey
E. W. Klotz
Noel Marshall
C. S. Meek
Peter McMichael
The President
O. F. Rice
A. F. Rodger
H. C. Tomlin
C. W. I. Woodland

## COMMITTEE ON INSOLVENCY LEGISLATION

G. P. SCHOLFIELD, Chairman
A. T. REID, Vice-Chairman

Henry Brock
John F. Ellis
W. J. Gage
Andrew Gunn
E. Gurney
John D. Ivey
The President
H. Langlois
A. C. McMaster
D. Plewes

## COMMITTEE ON TECHNICAL EDUCATION

R. C. STEELE, Chairman
JAMES RYRIE, Vice-Chairman

Jas. D. Allan
W. J. Barr
W. F. Cockshutt, M.P.
John F. Ellis
E. J. Freyseng
R. S. Gourlay
The President
Peleg Howland
H. Langlois
J. P. Watson

## RECEPTION, DEVELOPMENT AND TOURIST COMMITTEE

JOHN D. IVEY, Chairman
NOEL MARSHALL, Vice-Chairman

C. W. Band
Chas. Bonnick
John Carrick
R. A. Donald
G. A. Howell
Mark H. Irish
A. M. Ivey
W. L. Matthews
C. S. Meek
T. McQuillan
The President
Alfred Rogers
J. P. Watson
W. A. Wilson
C. W. I. Woodland
J. W. Woods

## MEMBERSHIP COMMITTEE

J. P. Watson, Chairman
Alfred Rogers, Vice-Chairman

C. W. Band
D. O. Ellis
W. P. Gundy
G. A. Howell
A. M. Ivey
J. L. Love
Noel Marshall
C. S. Meek
The President
Thos. McQuillan
A. T. Reid
C. W. I. Woodland
J. W. Woods

## GOOD ROADS COMMITTEE

R. J. Christie, Chairman
Joseph Kilgour, Vice-Chairman

Geo. Beardmore
Geo. H. Gooderham
E. Gurney
Mark H. Irish
Alfred Rogers
Noel Marshall
A. F. Rodger
The President

## COMMITTEE ON FIRE INSURANCE AND BUILDING CODE

J. W. Woods, Chairman
J. B. Laidlaw, Vice-Chairman

Henry Brock
R. J. Christie
Peleg Howland
Mark H. Irish
John D. Ivey
H. Langlois
S. R. Wickett
Thos. McQuillan
James Ryrie
J. P. Watson
The President

## CALL BOARD

C. W. Band
D. O. Ellis
David Plewes

## FLOUR, GRAIN, MALT AND HOP SECTION

A. V. Pearce, Chairman
A. Cavanagh, Deputy-Chairman
F. G. Morley, Secretary-Treasurer

Executive Committee

D. O. Ellis
John Carrick
Wm. McCann
A. E. Mathews
David Plewes

## GRAIN EXAMINERS

W. D. Matthews, Chairman

Thos. Flynn
John Carrick
J. C. McKeggie
J. L. Spink

(Appointed by His Excellency the Governor-General-in-Council, February 14th, 1905).

## EXAMINERS IN FLOUR

J L. Spink
Hedley Shaw
George E. Goldie
A. Wolverton
David Plewes

## GRAIN SURVEY BOARD

C. W. Band
John Carrick
J. D. Flavelle
Thomas Flynn
W. D. Matthews
J. C. McKeggie
W. E. Milner
Hedley Shaw
J. L. Spink

(Appointed by His Excellency the Governor-General-in-Council, October 3rd, 1905).

## MARINE SECTION

F. B. Cumberland, Chairman — F. G. Morley, Secretary-Treasurer

Executive Committee

Capt. S. Crangle
Elias Rogers
A. A. Wright
J. T. Mathews

## TANNERS SECTION

A. O. Beardmore, Chairman — Geo. McQuay, Deputy-Chairman

F. G. Morley, Secretary-Treasurer

Executive Committee

G. P. Beal
R. M. Beal
W. D. Beardmore
J. C. Breithaupt
Hon. E. J. Davis
Chas. King
Geo. C. H. Lang
C. G. Marlatt
S. R. Wickett

## EXAMINERS IN HIDES AND LEATHER

Geo. P. Beal — L. J. Breithaupt — Percival Leadley
C. G. Marlatt — S. R. Wickett

## BANKERS SECTION

Alexander Laird, Chairman, Canadian Bank of Commerce — G. P. Scholfield, Deputy-Chairman, Standard Bank

G. W. Yarker, Secretary

Executive Committee

A. D. Braithwaite, Bank of Montreal
B. E. Walker, Canadian Bank of Commerce
A. B. Patterson, Merchants Bank of Canada
R. Inglis, Bank of British North America
H. A. Richardson, Bank of Nova Scotia
C. W. Clinch, Molsons Bank
Joseph Henderson, Bank of Toronto
C. E. Bogert, Dominion Bank
D. R. Wilkie, Imperial Bank
A. S. Jarvis, Union Bank
Stuart Strathy, Traders Bank
F. E. Kilvert, Bank of Hamilton
L. C. Owen, Bank of Ottawa
C. C. Smith, Quebec Bank
F. G. Jemmett, Sovereign Bank
W. D. Ross, Metropolitan Bank
W. F. Brock, Royal Bank
G. de C. O'Grady, Crown Bank
Lt.-Col. James Mason, Home Bank
F. W. Broughall, Sterling Bank
W. R. Travers, Farmers Bank of Canada

## WHOLESALE DRY GOODS SECTION

JOHN D. IVEY, Chairman — W. R. SMALLPIECE, Deputy-Chairman
F. G. MORLEY, Secretary-Treasurer

Executive Committee

| | | |
|---|---|---|
| Jas. D. Allan | John Macdonald | Chas. Reid |
| A. W. Allen | C. S. Meek | A. F. Rodger |
| Henry Brock | John Muldrew | R. W. Spence |
| J. C. Douglas | R. A. Nisbet | S. Ubukata |
| A. M. Ivey | John Northway | J. P. Watson |
| C. B. Lowndes | A. T. Reid | J. W. Woods |

## WHOLESALE HARDWARE AND METAL SECTION

T. G. DEXTER, Chairman — J. H. PATERSON, Deputy-Chairman
F. G. MORLEY, Secretary-Treasurer

Executive Committee

| | | |
|---|---|---|
| Miles Vokes | C. G. Knott | J. J. Gartshore |
| S. Samuel | T. H. Watson | S. R. Kennedy |

## WHOLESALE BOOKSELLERS AND STATIONERS SECTION

S. R. HART, Chairman — ALBERT BROWN, Deputy-Chairman
F. G. MORLEY, Secretary-Treasurer.

Executive Committee

Rev. Dr. Briggs — John F. Ellis — W. P. Gundy
E. S. Munroe — G. R. Warwick

## WHOLESALE GROCERS SECTION

T. KINNEAR, Chairman — F. W. HUMPHREY, Vice-Chairman
F. G. MORLEY, Secretary-Treasurer

## WHOLESALE PRODUCE SECTION

J. T. MADDEN, Chairman — ANDREW GUNN, Vice-Chairman
F. G. MORLEY, Secretary-Treasurer

Executive Committee

W. J. Marshall — A. R. Willard — T. H. Smith
J. J. Fee — J. L. Bowes

Examples of Toronto Residences.

# Reports of Trade Sections

## Tanners.

TORONTO, January 15th, 1908.

*To the Members of the Tanners Section of the Board of Trade of the City of Toronto:*

GENTLEMEN—

The year 1907 has been marked by a sudden change in values, principally caused by the financial stringency, and to the partial failure of the crop in the Northwest, which temporarily curtailed the purchasing power of the consumer in some sections.

During the past six months the production of Leather has been

Molsons Bank, Bay Street.

Trout Fishing in Algonquin National Park,
Highlands of Ontario.

Courtesy of G. T. R. System.

decreased fully one-half, as compared to the production of the previous two years.

Stocks of Leather in the hands of dealers and cutters is smaller to-day than perhaps at any time in the past.

The Agricultural conditions in Canada are, on the whole, good—as good, if not better, than usual, with the exceptions of portions of the Northwest above referred to. Nearly 300,000 immigrants have arrived during the year, and this, with the arrivals during 1906, make an increase in population of about half a million, whose requirements must largely increase the consumption of Leather during 1908, over any previous year in the history of Canada.

The increase in mileage of railway construction arranged to be undertaken during 1908 will cause an unusual demand for Harness and other kinds of heavy Leathers, and on the whole we consider the outlook satisfactory.

Yours truly,

GEO. P. BEAL, *Chairman.*

## Wholesale Dry Goods.

TORONTO, February 10th, 1908.

*To the Members of the Wholesale Dry Goods Section:*

GENTLEMEN—

From a local standpoint the more immediate question affecting the Wholesale Dry Goods Section during the year 1907 is the changes in connection with the Custom House arrangements. The service has been much improved, and appears adequate for present requirements. The last general tariff, which came into operation on the 1st of April, fortunately makes provision for no special rate of duty to any one class, by abrogating, as advocated by this Board, a clause which was productive of much dissatisfaction pertaining to the importation of the same article for different purposes under separate and distinct rates of duty, and has thereby further closed the door against fraud, and is fairer to the Canadian wholesaler, putting him

King Edward Hotel.

in the same position as competitors from abroad. It is early to venture an opinion on the proposed New French Treaty, although it must be recognized that greater trade should result from its adoption. The provision made that goods are to be shipped direct from France to a Canadian port, or via Great Britain direct to a Canadian port, is a step towards the establishment of a Canadian Mercantile Marine, which is most desirable.

In the matter of freight rates, it is a great satisfaction to know that the new tariff, issued January 1st, 1908, brought about largely by the efforts of the Toronto Board of Trade, resulted in a reduction of from 5½ to 21 per cent. This is not simply local to Toronto, but applies in both directions throughout Ontario and Quebec. Members of this Section have taken the keenest interest in this matter, and assisted largely in the general result.

In regard to general trade conditions, business and commercial undertakings indicate continued prosperity, notwithstanding great economic changes which took place throughout the world at large, and more especially in the United States, where the crisis apparently has been more acute than in any other part of the world. During the latter part of 1906 and the early part of the year prices for commodities rapidly advanced, and delivery from manufacturers was unusually slow. Merchants found difficulty in obtaining goods, and in many cases suffered loss owing to the late or non-delivery of order. During last winter and the early spring climatic conditions in some sections of Canada were unfavorable to the farmers, and they suffered

Lake Joseph Station, Muskoka, on Canadian Northern Ontario Railway.

On Fairy River, Lake of Bays, Highlands of Ontario.

Courtesy of G. T. R. System.

to an unusual extent. When the crops were harvested, however, it was found that the shortage of crop was largely offset by much higher prices. In addition to light crops, the money stringency experienced throughout the world necessitated sweeping adjustments and immediate "pulling in of sail," which necessitated careful handling by all interested in commerce.

Railway construction is going forward at a rapid pace throughout the Northwest, and more especially between Winnipeg and Edmonton. New lands are being farmed, and hundreds of small towns and villages are springing into existence, opening up a vast new country at a rapid pace, thereby providing new fields for Eastern manufacturers and importers, and making towards the greater Canada with her unlimited resources.

Canadians have met every emergency in a way which proved basic conditions to be sound. With average crops, conservative business management, and necessary curtailment in manufacturing and importation, it would seem that this year need not be looked forward to with any degree of apprehension, and that the acute stage of the crisis has been passed.

All of which is respectfully submitted.

JOHN D. IVEY, *Chairman.*

## Wholesale Booksellers and Stationers.

Toronto, April 8th, 1908.

*The Members of the Wholesale Booksellers and Stationers Section, Board of Trade, Toronto.*

Gentlemen—

Last year I was criticised for presenting to the Section a report that was considered too optimistic, and it is with a great deal of regret that I am unable to make a report this year that will be objected to for the same reason, for I think our trade, like all others, has felt very severely the effects of the panic and consequent slump in business that took place last Fall. At the same time, things on the whole have turned out better than they promised at the close of the year, for while there has been a marked shortage in business, payments have been fairly satisfactory, and, in view of what was expected, particularly good in Manitoba and the Northwest.

It would seem that the Wholesale Trade has felt the effects of the hard times more than the Retail. I have interviewed a good many dealers from different parts of the country, and think it can be safely said that the Retail turnover is very little less than previous years. It would seem that they have been doing business on very heavy stocks, and the general talk of hard times has led them to curtail their buying and reduce their stocks, which will, no doubt, be a blessing in disguise, and would argue well for a satisfactory Wholesale Trade for the last half of the present year.

In spite of the reduced business, prices in the Wholesale Trade have been fairly well maintained, for which we are to be congratulated, for, under the circumstances, cutting in prices, though very foolish, would not be surprising.

Perhaps the most important thing that happened throughout the year to the publishing and manufacturing stationery business was the settlement made with the printers and bookbinders in regard to hours and wages. I think all the employers felt that the agreement made with the employees, whereby a strike was avoided, was a good one, and our thanks are due to the Committee that had this matter in hand, and I know, and I have pleasure in saying, that special praise is due to our Vice-Chairman, Mr. S. R. Hart, who was Chairman of the Arbitration Committee.

At the same time the effect of the eight-hour working day, together with the advance in wages, granted to the employees, has

made a marked increase in the cost of blank books and manufactured stationery of all kinds, and it is to be regretted that no adequate advance has been made in the selling prices to cover the changed conditions.

Last year I expressed regrets at the inactivity of this Section, and the year just past, I am sorry to say, has been quite as bad, and we can only hope that my successor in office will be able to bring the Section into active life, as I am sure it could be made a great benefit to the whole trade.

GEORGE R. WARWICK,
*Chairman.*

Front Street, looking West from Bay Street.

Western Assurance Company—Head Office.

# Secretary's Report.

*To the Members of the Board,*

GENTLEMEN,—

In presenting the fourth illustrated Report of the Board, I do so with the satisfaction of knowing that the change made four years ago has met with general approval, and it is safe to say that no publication issued has done Toronto more good; and its general distribution throughout the world to the English-speaking Boards of Trade and Chambers of Commerce has given splendid results.

The contents of this issue is specially arranged to show the importance of Toronto from a Business as well as Educational standpoint.

During the year the Exchange of the Board was open for business 305 days, and closed 61 days, viz: 52 Sundays, New Year's Day, Good Friday, Easter Monday, Victoria Day, Dominion Day, Civic Holiday, Labor Day, Thanksgiving Day, and Christmas Day.

## IN MEMORIAM.

In the year 1907 death entered our ranks and the Board lost nineteen members, as follows:

| | | | |
|---|---|---|---|
| Timothy Eaton, | Jan. 31st. | Geo. T. Marks, | May 14th. |
| R. B. Hutchison, | Feb. 9th. | A. W. Mackenzie, | June 6th. |
| A. Burdett Lee, | Feb. 26th. | John Waldie, | June 12th. |
| Dr. Oronhyatekha, | Mar. 2nd. | Auguste Bolte, | Aug. 25th. |
| Thomas Martin, M.P., | Mar. 12th. | Chas. S. Reed, | Sept. 6th. |
| Charles Smith, | Mar. 12th. | J. D. Cholwill, | Oct. 25th. |
| Stapleton Caldecott, | Apr. 17th. | F. B. Polson, | Oct. 28th. |
| F. G. Cox, | Apr. 30th. | Hymen Levetus, | Nov. 9th. |
| G. F. Marter, | May 11th. | A. M. Matthews, | Nov. 25th. |
| | | David Hoskins, | Nov. 28th. |

F. G. MORLEY,
*Secretary.*

# Members of the Board of Trade of the City of Toronto

NOTE.—The first column indicates the number of Certificate of Membership. * Life Members, under Sub-Section B, Section 14, of the By-Laws.
† Life Members, under Section 14, of the By-Laws.

| No. | Name. | Firm. | Business. | Location. |
|---|---|---|---|---|
| 439 | Acton, Jas. | Jas. Acton Pub. Co. | Publishers | 59-61 John St. |
| 78 | Adamson, Edward | Crown Coal Co. | | 34 Adelaide St. East. |
| 2024 | Adamson, Agar | Thornton-Smith Co. | Decorators | 11 King St. West. |
| 346 | Agar, Chas. J. | Succession Duties Department. | Accountant | Parliament Buildings. |
| 1194 | Aikenhead, T. E. | Aikenhead Hardware Co., Ltd. | Hardware | 17-21 Temperance St. |
| *687 | Alexander, D. W. | London Guar. & Acci. Co., Ltd. | General Manager for Canada | Canada Life Building. |
| 2141 | Alexander, John | Alexander & Cable Lith. Co. | Lithographers | 116 King St. West. |
| 1535 | Alexander, J. M. | S. F. McKinnon & Co. | Millinery, Mantles, etc. | York & Wellington Sts. |
| *622 | Allan, A. A. | A. A. Allan & Co. | Wholesale Hats, Caps & Furs | 51-53 Bay St. |
| 1910 | Allan, Arthur A. | | | |
| 345 | Allan, Jas. D. | | | |
| 2305 | Allan, James A. | Jas. Carruthers & Co., Ltd. | Bookkeeper | Board of Trade Bldg. |
| 936 | Allen, A. W. | Allen Mfg. Co., Ltd. | Ladies' Lingerie, Blouses, etc. | Cor. Simcoe and Pearl Sts. |
| 1118 | Allen, Benjamin | | Mfrs. Agent & Com. Merchant | 33 Melinda St. |
| 2007 | Allen, Thomas | McLeod & Allen | Publishers | 42 Adelaide St. West. |
| 1779 | Alley, J. A. M. | Traders Bank of Canada | Inspector | Toronto. |
| 1196 | Alley, W. Sanford | The Consolidated Cloak Co. | Mfrs. Ladies' Cloaks, etc. | 144 Front St. West. |
| 2008 | Allison, J. Wesley | | Banker | Morrisburg, Ont. |
| 891 | Ames, A. E. | A. E. Ames & Co., Ltd. | Bankers & Brokers | 7 King St. East. |
| 1303 | Amsden, L. G. | Cohen Bros., Ltd. | Mfg. Opticians | 24 Adelaide St. West. |
| 2215 | Anderson, F. G. | Dominion Garment Co., Ltd. | Manager | Box 209, Guelph, Ont. |
| 1620 | Anderson, Geo. | Anderson & Macbeth Co., Ltd. | Wholesale Hats | 76 Bay St. |
| 1743 | Anderson, Geo. | Crown Tailoring Co. | | 38 Adelaide St. West. |
| 1351 | Anderson, G. I. | G. I. Anderson & Co. | Flour | St. John's, Newfoundland. |
| 2009 | Anderson, J. E. | Lake of the Woods Mill. Co. | | 52½ King St. East. |
| 1328 | Anderson, Wallace | Acadia Sugar Ref. Co. | | 27 Front St. East. |
| 1576 | Andrew, Geo. | | Auctioneer | Milton, Ont. |
| 1707 | Anglin, Arthur W. | Blake, Lash & Cassels | Barristers | Bank of Commerce Bldg. |
| 1780 | Angus, Fred. W. | Wm. Angus Co. | Mfrs. Agents | 28 & 30 Wellington St. W. |
| 1877 | Angus, Robt. F. | N. M. Angus & Co. | Mfrs. Agents | 602 Carlaw Bldg. |
| 285 | Ansley, A. | A. Ansley & Co. | Hats, Caps and Straws | 50-52 Wellington St. West. |

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| 1014<br>1781 | Anthes, Henry W...<br>Anthes, L. L..... | Toronto Foundry Co..... | Ironfounders, Mfrs. Soil Pipes & Fittings..... | Jefferson, Pardee Ave. and Liberty St. |
| 1076 | Apted, W. H..... | ..... | Printing..... | 54 Yonge St. |
| 472 | Armstrong, H. D. P... | Guardian Fire Assu. Co..... | General Agent..... | 16-18 Leader Lane. |
| 1706 | Armstrong, H. I..... | H. I. Armstrong & Co..... | Commission Merchants..... | McKinnon Bldg. |
| 2353 | Arnot, Peter..... | ..... | Contractor..... | Esplanade East. |
| 1296 | Ash, Henry J..... | ..... | Fruit & Commission..... | 35 Church St. |
| 2343 | Ashdown, V. E..... | V. E. Ashdown & Co..... | Wholesale Wall Papers..... | 77 York St. |
| 1558 | Atkinson, Joseph E.... | Star Printing & Publishing Co. | Printer and Publisher..... | 18 King St. West. |
| 1911 | Atkinson, Wm. G..... | Atkinson Bros..... | Fancy Goods..... | 36 Wellington St. East. |
| 2011 | Auld, Alexander R.... | Nisbet & Auld..... | Dry Goods..... | 34 Wellington St. West. |
| 1878 | Austin, Richard..... | Macdonald Mfg. Co., Ltd..... | Manufacturing..... | 145 Spadina Ave. |
| 998 | Bailey, Chas. L..... | Wm. Jessop & Sons, Ltd..... | Manager ..... | 80 Bay St. |
| 2368 | Bailey, A. H..... | "North-WesternMiller"(Minneapolis..... | Can. Manager..... | 211 Board of Trade Building. |
| 2318 | Bailey, T. D..... | Continental Costume Co..... | ..... ..... | 79-83 Wellington St. West. |
| 1879 | Bailey, Wm. C..... | King Edward Hotel..... | Manager..... | King & Victoria Sts. |
| 2142 | Baillie, F. W..... | Baillie, Croft & Wood..... | Brokers..... | 42 King St. West. |
| 853<br>32 | Baird, Geo. Hugh...<br>Baird, H. N..... | Crane & Baird..... | Grain Merchants, etc..... | 315-318 Board of Trade Bldg. |
| 861 | Baird, Henry N..... | Toronto Type Foundry..... | Secretary..... | 70 York St. |
| 1607 | Baker, Geo. A..... | Flett, Lowndes & Co., Ltd..... | Importers & Manufacturers... | 144 Front St. West. |
| 1603 | Baker, R. L..... | Richard L. Baker Co..... | Mfrs. Agents & Com. Merch'ts.. | Empire Bldg. |
| 1776<br>388 | Band, C. S.....<br>Band, C. W..... | Jas. Carruthers & Co., Ltd..... | Exporters..... | 313 Board of Trade Bldg. |
| 188 | Barber, A. W..... | Supt. Ontario Division..... | C.P.R. Telegraph Co..... | Board of Trade Bldg. |
| 2143 | Barber, Henry..... | Henry Barber & Co..... | Accountants..... | 18 Wellington St. East. |
| 970 | Barker, Harry C..... | The Harry Webb Co., Ltd..... | Manager..... | 447 Yonge St. |
| 932 | Barr, Walter J..... | The Goldsmiths Stock Co. of Canada..... | Wholesale Jewellery..... | 50 Yonge St. |
| 1912 | Barr, William..... | Canadian Bag Co., Ltd..... | ..... | 54 Wellington St. East. |
| 2341 | Bascom, John M..... | Love, Hamilton & Bascom.... | Insurance Agent..... | 26 Wellington St. East. |
| 1880 | Batt, C. W..... | ..... | Contractor..... | West Toronto. |
| 1722 | Batt, R. J..... | ..... | Lumber..... | West Toronto. |
| 1723 | Batt, T. W..... | ..... | Lumber..... | West Toronto. |
| 1913 | Baylis, F..... | Pilkinton Bros., Ltd..... | Glass..... | 19 Mercer St. |
| 1044 | Beal, Geo. P..... | Beal Bros..... | Wholesale Leather..... | 52 Wellington St. East |
| 87 | Beal, R. M..... | The R.M.Beal Leather Co.,Ltd.. | Wholesale Leather..... | Lindsay, Ont. |
| 347<br>349<br>348 | Beardmore, Alfred O.<br>Beardmore, G. W.....<br>Beardmore, W. D.... | Beardmore & Co..... | Whol. Leather, Tanners, etc... | 39 Front St. East. |
| 2347 | Beaton, A. H..... | Beaton & McDonald..... | Barrister..... | McKinnon Bldg. |

| No. | Name. | Firm. | Business. | Location. |
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| 1262 | Beaty, J. Gilbert..... | Marshall, Spader & Co..... | Brokerage (Members New York Stock Exchange)..... | King Edward Hotel Bldg. |
| 1658 | Beatty, C. W..... | Beatty, Kerr & Verner, Ltd... | Wholesale Dry Goods..... | 62 Wellington St. West. |
| *47 | Beatty, W. H..... | Beatty, Blackstock, Chadwick & Riddell..... | Barristers..... | 58 Wellington St. East. |
| 1881 | Bedlington, H. C..... | Myott, Son & Co., Ltd..... | Crockery Importers..... | 66 Wellington St. West. |
| 1783 | Begg, Evan A..... | The Dominion Bank..... | Secretary..... | King and Yonge Sts. |
| 1914 | Begg, Wm. R..... | ..... | Mfrs. Agent..... | 88 Bay St. |
| 2013 | Belcher, Fred. P..... | ..... | Vessel Broker..... | Grain Exchange, Winnipeg, Man. |
| 1882 | Berkinshaw, W. E... | The Flett, Lowndes Co., Ltd.. / The Lowndes Co., Ltd..... | Accountant..... | 142-4 Front St. West. |
| 887 | Berkinshaw, W. H..... | ..... | Merchant..... | Calgary, Alta. |
| 1337 | Bethune, H. J..... | Dominion Bank..... | Inspector..... | King & Yonge Sts. |
| *588 | Bickell, W. J..... | Universal Specialty Co..... | ..... | 8 Spruce St. |
| 2015 | Bingham, Geo..... | ..... | Broker..... | Grain Exch'ge, Winnipeg, Man. |
| 1621 | Binns, Harry..... | ..... | Mfrs. Agent..... | 28 Wellington St. West. |
| 1915 | Bird, Thos. A..... | Bank of Toronto..... | Inspector..... | 60 Wellington St. East. |
| 1808 | Bizzey, Jas. E..... | Calico Printers Assn., Ltd., of Manchester, Eng..... | Canadian Rep..... | 78 Bay St. |
| 923 | Black, James C..... | W. R. Johnston & Co..... | Wholesale Clothing..... | Cor. Front & York Sts. |
| 1785 | Black, S. W..... | S. W. Black & Co..... | Real Estate Brokers..... | 25 Toronto St. |
| 2216 | Blackburn, A. R..... | Nordheimer Piano & Music Co.. | ..... | 15 King St. East. |
| *768 | Blackley, Wm..... | ..... | Mfrs. Agent..... | 30 Wellington St. West. |
| 1537 | Blackwell, C. S..... | The Park, Blackwell Co..... | Pork Packing..... | Foot of Bathurst St. |
| 566 | Blaikie, J. L..... | The Canada Landed and National Invest. Co. & North Am. Life Ass. Co..... | President..... | 127 Bloor St. West. |
| *27 | Blain, Hugh..... | The Eby, Blain Co., Ltd..... | Wholesale Grocers..... | 21-23 Front St. East. |
| 1604 | Blake, Thomas..... | Wallace, Blake & Shouldice, Ltd..... | Wholesale Linens..... | 79 Wellington St. West. |
| 2259 | Blogg, T. C..... | Com. Union Fire Ass'ce Co..... | ..... | 49 Wellington St. East. |
| 719 | Boeckh, Emil C..... | United Factories, Ltd..... | Brush, Broom & Woodw'e Mfrs. | 80 York St. |
| 2266 | Bogert, C. A..... | Dominion Bank..... | General Manager..... | King & Yonge Sts. |
| 1786 | Bogert, M. S..... | Dominion Bank..... | Bank Inspector..... | King & Yonge Sts. |
| 1664 | Boland, E. T..... | The Robert Redford Co..... | Steamship Agents..... | 110 Union Station. |
| 2282 | Boland, W. J..... | Macdonell & Boland..... | Barristers..... | 2 Toronto St. |
| 1186 | Bond, H. E..... | H. E. Bond & Co., Ltd..... | Wholesale Clothing..... | 68 Wellington St. West. |
| 2333 | Bongard, C. W..... | C. W. Bongard Co., Ltd..... | Electrical Supplies & Mfrs..... | 62 Wellington St. West. |
| 1787 | Bongard, R. R..... | Charles Head & Co..... | Manager for Canada..... | Star Bldg. |
| 1622 | Bonnick, Chas..... | Ames, Holden Co., Ltd..... | Boots and Shoes..... | 133 Wellington St. West. |
| 656 | Boomer, H. C..... | ..... | ..... | Board of Trade Bldg. |
| 1624 | Booth, Geo. W..... | George Borgfeldt & Co..... | Mfrs. Agent ..... | 63-71 Wellington St. West. |

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| 2359 | Boswell, J. E..... | Morson, Boswell & Co..... | Mfrs. Agent..... | 58 Wellington St. West. |
| 1636 | Boulter, Geo. E..... | Boulter, Davies & Co..... | Wholesale Boots and Shoes.... | 24 Front St. West. |
| 1669 | Boulter, John H..... | Boulter & Co..... | Wholesale Woolens..... | 77 Bay St. |
| 1782 | Bowen, T. J..... | T. J. Bowen & Co..... | Contractors..... | 870 Queen St. West. |
| 1788 | Bowes, J. L..... | The J. A. McLean Produce Co. | Produce..... | 74-76 Front St. East. |
| 865 | Boyd, Mossom M..... | Mossom Boyd Co..... | Lumber Manufacturers..... | Bobcaygeon. |
| 1649 | Boyd, George..... | ..... | Manufacturers Agent..... | 29 Melinda St. |
| 1672 | Boyd, John..... | Boyd, Brumell Co., Ltd..... | Fancy Goods..... | 11 Wellington St. West. |
| 2016 | Bradshaw, T..... | The Imperial Life Assur. Co... | Actuary..... | 26 King St. East. |
| 1789 | Brain, J. A..... | ..... | Grain..... | 510 Board of Trade. |
| 2263 | Braithwaite, A. D..... | Bank of Montreal..... | Manager..... | Toronto. |
| 1523 | Bredin, M..... | The Bredin Bread Co., Ltd.... | Bread Manufacturers..... | 160 Avenue Road. |
| 161 | Breithaupt, J. C..... | The Breith'pt Leath'r Co., Ltd. | Secretary..... | Berlin, Ont. |
| 91 | Breithaupt, Louis J. | " | President..... | " |
| 2145 | Brereton, R. L..... | Brereton & Manning..... | Wholesale Furs..... | 59-61 Wellington St. West. |
| 73 | Briggs, S. E..... | Steele, Briggs Seed Co., Ltd... | Seed Merchants..... | 105-107 Front St. East. |
| 379 | Briggs, Rev. W., D.D.. | Methodist Book Room..... | Selling and Publishing..... | 29-33 Richmond St. West. |
| 2335 | Britnell, Albert..... | Britnell & Co..... | ..... | 241 Yonge St. |
| 1685 | Brittain, Chas. J..... | Can. Fairbanks Co..... | Manager..... | 26-28 Front St. West. |
| 2269 | Brock, Henry..... | W. R. Brock Co., Ltd..... | Wholesale Dry Goods..... | Bay & Wellington Sts. |
| 1506 | Brock, W. F..... | The Royal Bank of Canada... | Manager..... | 12 King St. East. |
| *614 | Brock, Wm. R..... | The W. R. Brock Co., Ltd..... | Wholesale Dry Goods..... | Bay & Wellington Sts. |
| 1709 | Brodigan, C. A..... | Canada Neckwear, Ltd..... | Neckwear Mfg..... | 40 Scott St. |
| 2017 | Broderick, Frank..... | Frank Broderick & Co..... | Contracting Tailors..... | 113 King St. West. |
| 2146 | Brooks, John..... | Brooks-Sanford Hardware,Ltd. | President..... | 113 Bay St. |
| 1655 | Brooks, Wm..... | " | Hardware..... | " |
| 1790 | Brophy, Henry..... | The Toronto News Co..... | Manager..... | 42 Yonge St. |
| 2354 | Brophy, W. A..... | Brophy Umbrella & Suspender Co..... | Manufacturers..... | Cor. Queen & Crawford Sts. |
| 1791 | Broughall, F. W..... | Sterling Bank..... | General Manager..... | 50 King St. West. |
| 1610 | Brown, Ed. D..... | Dominion Brewery Co., Ltd.... | Manager..... | 496 Queen St. East. |
| 1586 | Brown, John..... | John Brown & Co..... | Wholesale Flour & Grain..... | 179 Pacific Ave., West Toronto. |
| 1754 | Brown, J. E..... | J. E. Brown & Co., Ltd..... | Manufacturing Jewelers ..... | 72 York St. |
| 2370 | Brown, John F..... | The J. F. Brown Co., Ltd..... | Furniture, Carpets, etc..... | 193, 195, 197 Yonge Street |
| 1918 | Brown, J. Francis..... | ..... | Architect..... | Board of Trade Bldg. |
| 119 | Brown, Marshall H.... | C. P. Ry. Co..... | General Freight Agent..... | Union Station. |
| 1555 | Brown, Murray..... | Alex. Brown Milling Co..... | Millers..... | Toronto. |
| 601 | Brown, Richard..... | The Brown Bros. Co., Ltd..... | Wholesale Mfg. Stationers..... | 51-53 Wellington St. West. |
| 934 | Brown, Thos. Albert... | " | " | " |
| 972 | Brown,W. Greenwood. | Equity Fire Ins. Co..... | General Manager..... | 24 King St. West. |
| 1563 | Browne, Wm. B..... | W. B. Browne & Co..... | Flour Merchants..... | 512 Board of Trade Bldg. |
| 1618 | Brush, Seely B..... | Brush & Co..... | Corset Manufacturers..... | 130 Pearl St. |
| 2334 | Bryce, Arthur..... | A. Bryce & Co..... | Lumber..... | 16 Isabella St. |
| 283 | Buchanan, J. O..... | Buchanan, Seagram & Co..... | Stockbrokers..... | 34 Melinda St. |
| 2217 | Buck, John L..... | J. L. Buck & Son..... | Grain & Seeds..... | Port Rowan, Ont. |

| No. | Name. | Firm. | Business. | Location. |
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| 653 | Bulling, W. B..... | Canadian Pacific Ry. Co..... | Asst. Freight Traffic Manager.. | Union Station. |
| 1883 | Buntin, Alex..... | Buntin, Reid & Co..... | Wholesale Paper..... | 13 Colborne St. |
| 447 | Burgess, Ralph K..... | ..... | Manufacturer..... | 43 Adelaide St. East. |
| 1695 | Burnett, Geo. G..... | Burnett, Ormsby & Clapp..... | Insurance Brokers..... | 7 Melinda St. |
| 2147 | Burns, A. N..... | Smith Mfg. Co., Ltd..... | Secy.-Treasurer..... | 221 Front St. East. |
| 1775 | Burns, Edward..... | McClung & Burns..... | Commission Merchants..... | 117 Wellington St. West. |
| 1919 | Burns, J. A..... | ..... | Grain Merchant..... | Hamilton, Ont. |
| *509 | Burns, P..... | P. Burns & Co..... | Coal Merchants..... | 44 King St. East. |
| 2018 | Burns, Robert E..... | Caulfeild, Burns & Gibson,Ltd. | Wholesale Men's Furnishings.. | 18 Wellington St. West. |
| 2019 | Burt, C. K..... | W. E. Chalcroft & Co., Ltd.... | Managing Director..... | 71 York St. |
| 1662 | Burton, P. H..... | Burton, Spence & Co..... | ..... | 44 York St. |
| 1772 | Butler, Alexander..... | ..... | Flour & Grain..... | 512 Board of Trade Bldg. |
| 1691 | Calbeck, Geo..... | S. F. McKinnon & Co., Ltd.... | Wholesale Millinery & Mfg..... | Cor. Wellington & York Sts. |
| 288 | Caldwell, Chas..... | C. Caldwell & Co..... | Hay & Grain..... | 102 Front St. East. |
| 1128 | Calvert, C. E..... | The Calvert & Dwyer Co., Ltd.. | Wool Merchants..... | 117 Wellington St. West. |
| 2265 | Cambie, Chas..... | Canadian Bank of Commerce.. | Assistant Manager..... | Toronto. |
| 2020 | Cameron, Malcolm A... | Boston Manufacturing Co..... | Manufacturers..... | 8 Wellington St. West. |
| 522 | Campbell, Hon. Arch.. | ..... | Merchant Miller..... | West Toronto. |
| 2315 | Campbell, Arch. P..... | Campbell & Wilson..... | Commission Grain & Flour.... | Grain Exch'ge, Winnipeg, Man. |
| 1792 | Campbell, Douglas A.. | Campbell Milling Co., Ltd..... | Flour Milling..... | West Toronto. |
| 2247 | Campbell, Enos M..... | ..... | Grain Inspector..... | 28 Front St. East. |
| 2355 | Campbell, James F.... | ..... | Manufacturers Agent ..... | 815 Bathurst St. |
| *404 | Campbell, Paul..... | ..... | ..... | Merton, Halton Co., Ont. |
| 2021 | Campbell, Wm..... | ..... | Grain Dealer..... | Bradford, Ont. |
| 801 | Candee, Chas. N..... | Gutta Percha & Rubber Mfg. Co. of Toronto, Ltd..... | Secretary..... | 47 Yonge St. |
| 2022 | Cane, Jas. G..... | J. G. Cane & Co..... | Lumber Merchants..... | 411 McKinnon Bldg. |
| 1920 | Canovan, John Birch.. | Thos. Ogilvie & Sons..... | Woolen Buyers ..... | Cor. Bay & Wellington Sts. |
| 1793 | Carley, D. L..... | Novi-Modi Costume Co., Ltd... | Manufacturers..... | 302 Church St. |
| 1566 | Carmichael, Neil..... | Smith & Carmichael..... | Wholesale Produce & Comm'n.. | 22 Cottingham St. |
| 178 | Carrick, John..... | Hedley Shaw Milling Co..... | Flour and Grain..... | Board of Trade Bldg. |
| 2023 | Carruthers, Geo. A.... | J. Carruthers & Co..... | Grain Exporters..... | Grain Exch'ge, Winnipeg, Man. |
| *754 | Carruthers, James..... | Jas. Carruthers & Co..... | Exporters..... | 312-314 Board of Trade Bldg. |
| 1921 | Carruthers, William... | Jas. Carruthers & Co., Ltd..... | Grain Exporters..... | Board of Trade, Montreal, P.Q. |
| 107 | Carswell, Robert..... | The Carswell Co., Ltd..... | Law Booksellers..... | 30 Adelaide St. East. |
| 1884 | Carter, H. J..... | E. T. Carter & Co..... | Wool, Hides, etc..... | 83-85 Front St. East. |
| 1248 | Carveth, J. Alva..... | J. A. Carveth & Co., Ltd..... | Medical Book Publishers..... | 406 Yonge St. |
| *354 | Catto, Chas. J..... | J. Catto & Sons..... | Importers Dry Goods..... | 57-61 King St. East. |
| 686 | Catto, J..... | " | " | " |
| 823 | Caulfeild, Hans J..... | Caulfeild, Burns & Gibson, Ltd. | Who. Men's Furnishings Mfrs... | 18 Wellington St. West. |
| 135 | Cavanagh, A..... | ..... | Grain Merchant..... | Board of Trade Bldg. |

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| 1923 | Chalmers, Andrew.... | The Chalmers Milling Co..... | Millers..... | East Toronto. |
| 2025 | Chantler, John A..... | ..... | Commission Merchant..... | 8 Wellington St. East |
| 2328 | Chapman, T. W..... | The McRae Mfg. Co..... | Children's Outfitters..... | 993 Queen St. West. |
| 2287 | Charles, Joseph H..... | Musson Book Co..... | ..... | 23 Richmond St. West. |
| 71 | Cherry, S. J..... | ..... | Miller..... | Preston, Ont. |
| 920 | Christie, R. J..... | Christie, Brown & Co., Ltd..... | Biscuit Manufacturers..... | 23-31 Duke St. |
| 2148 | Clapp, Chas. R..... | Burnett, Ormsby & Clapp..... | Insurance Brokers..... | 7 Melinda St. |
| 213 | Clark, T. J..... | Rolph & Clark, Ltd..... | Lithographers..... | Simcoe & Pearl Sts. |
| *139 | Clarke, A. R..... | A. R. Clarke Co..... | Leather and Glove Mfg..... | 613-617 Eastern Ave. |
| 2357 | Clarke, Frederick G.... | Clarke & Clarke..... | Leather Manufacturer..... | Christie St. North, 52 Bay St. |
| 1925 | Clarke, John..... | Clarke & Hannah..... | Grain Merchants..... | Orangeville, Ont. |
| 677 | Clarke, L. H..... | ..... | Grain Merchant..... | Board of Trade Bldg. |
| 422 | Clarkson, E. R. C., F.C.A..... | Clarkson & Cross..... | Chartered Accountants..... | Scott St. |
| 1612 | Clarkson, G. T..... | Clarkson & Cross..... | Accountants..... | Scott St. |
| 937 | Clemes, Walter H..... | A. R. Williams Machinery Co., Ltd..... | ..... | 95 Front St. West. |
| 1192 | Clergue, F. H..... | ..... | President Algoma Central Ry.. | Sault Ste. Marie, Ont. |
| 269 | Clinch, C. W..... | The Molsons Bank..... | Manager..... | 114 Bay Street. |
| 1716 | Cluff, R. J..... | R. J. Cluff & Co..... | Daisy Hot Water Boilers..... | 50 Lombard St. |
| 893 | Coady, Richard T..... | ..... | City Treasurer..... | City Hall. |
| 2274 | Cobbledick, N. B..... | ..... | Undertaker..... | East Toronto. |
| 1644 | Cockburn, Wm. A..... | Cockburn & Rea..... | Wholesale Millinery..... | 54-56 Wellington St. West. |
| *199 | Cockshutt, Chas..... | Chas. Cockshutt & Co..... | ..... | 23 Jordan St. |
| 457 | Cockshutt, W. Foster, M.P..... | ..... | Merchant & Manufacturer..... | Brantford, Ont. |
| 507 | Coffee, Jno. L..... | Coffee, Hargraft & Co..... | Grain..... | Board of Trade Bldg. |
| 2348 | Connon, William..... | Maguire & Connon..... | Insurance Agent..... | 27 Wellington St. East. |
| 2206 | Coombes, F. J..... | McConnell & Coombes..... | Grain Merchant..... | Grain Exch'ge, Winnipeg, Man. |
| 368 | Cooper, D. D'E..... | Lehigh Valley R.R..... | Agent..... | Board of Trade Bldg. |
| 2027 | Cooper, Hubert Ashton | Cooper & Co..... | Merchants..... | 272 Roncesvalles Ave. |
| *515 | Cooper, James..... | ..... | ..... | 54 Carleton Rd., Boston, Eng. |
| 1885 | Cooper, Robert..... | ..... | Miller..... | Welland, Ont. |
| 1182 | Copeland, R. J..... | The Copeland, Chatterson Co., Ltd..... | Mfrs. Perpetual Ledgers..... | 75-77 Queen St. West. |
| 1617 | Copping, Geo. R..... | ..... | Manufacturers Agent..... | 29 Melinda St. |
| 973 | Corby, Harry, M.P.... | ..... | Distiller & Wine Merchant..... | Belleville, Ont. |
| 1101 | Corcoran, J. W..... | Canada Printing Ink Co..... | Manager..... | Duncan & Pearl Sts. |
| 1183 | Coryell, C. S..... | The Adams Furniture Co., Ltd. | President..... | Queen & James Sts. |
| 2029 | Cosbie, Robert H..... | ..... | Dry Goods..... | 30 Wellington St. West. |
| 532 | Cosgrave, L. J..... | The Cosgrave Brewing Co. of Toronto, Ltd..... | Brewers, etc..... | 291 Niagara St. |
| 1926 | Cosgrave, Jas..... | | Secretary..... | |
| 748 | Coulson, D..... | Bank of Toronto..... | General Manager..... | 60 Wellington St. East. |
| 1702 | Coulter, Jos..... | Jos. Coulter & Co..... | Manufacturers..... | 15 Court St. |
| 1927 | Couse, William..... | ..... | Grain, Seeds, Coal & Wood.... | Streetsville, Ont. |

| No. | Name. | Firm. | Business. | Location. |
|---|---|---|---|---|
| 1886 | Cowan, Wm. | Luxfer Prism Co., Ltd. | Manager | 100 King St. West. |
| 604 | Cox, Ed. Wm. | Canada Life Assurance Co. | General Manager | 40-46 King St. West. |
| *23 | Cox, Hon. Geo. A. | | Bank President | 46 King St. West. |
| 2337 | Cox, Herbert C. | Canada Life Assurance Co. | Insurance Manager | Canada Life Bldg. |
| 1713 | Cragg, F. H. | | Manufacturers Agent | 78 Bay St. |
| 918 | Crangle, Capt. S. | | Steamboat Owner | 35 Rosedale Rd. |
| 1795 | Crawford, A. W. | Crown Coal Co. | | 16 Boswell Ave. |
| 1928 | Crawford, Geo. S. | Bank of Montreal | Manager | 539 Church St. |
| 2358 | Crean, Gordon C. | Robt. Crean & Co., Ltd. | Hat Manufacturers | 12-18 Balmuto St. |
| 2150 | Croft, Wm. | Wm. Croft & Sons | Mfrs. & Importers of Fancy Goods, Notions & Fishing Tackle | 126-132 Queen St. East. |
| 1470 | Cromarty, R. R. | Canada Law Book Co. | Publishers | 32 Toronto St. |
| 2151 | Crone, Walter S. | H. W. Nelson & Co., Limited | Broom Manufacturing | 92 Adelaide St. West. |
| 1611 | Cronyn, B. B. | W. R. Brock & Co., Ltd. | Wholesale Dry Goods | Bay & Wellington Sts. |
| 2220 | Cronyn, Chas. B. | C. B. Cronyn & Co. | Brokers | 20 King St. East. |
| 111 | Cross, W. H., F.C.A. | Clarkson & Cross | Chartered Accountants | Scott St. |
| 1546 | Crossland, E. F. | Steele, Briggs Seed Co., Ltd. | Seeds | 105 Front St. East. |
| 1930 | Crowe, G. R. | Northern Elevator Co. | Grain Exporters | Winnipeg, Man. |
| *171 | Crowther, W. C. | | | Dominion Bank Bldg. |
| 493 | Cumberland, F. Barlow | | Vessel Owner | Room 17, Yonge St. Arcade. |
| 1353 | Cummings, J. A. | | Stock & Grain Broker | 56 Victoria St. |
| 1673 | Currie, Edward | Ontario Novelty Co. | Manufacturers of Novelties | 111 King St. East. |
| 1931 | Cuthbertson, Geo. J. | Bank of Toronto | Manager | King & Bathurst Sts. |
| 2152 | Cuttle, Jas. A. | Montreal Transportation Co. | Vessel Owners | Montreal, P.Q. |
| 2222 | Daley, J. J. | E. R. Bacon | Manager Elevator | 207 McKinnon Bldg. |
| 1675 | Dallas, H. | McLaren & Dallas | Boots & Shoes | 30 Front St. West. |
| 2153 | Dana, R. H. | Imperial Export Co., Ltd. | Exporters | 58 Front St. West. |
| 2360 | Daniel, F. C. | F. C. Daniel & Co. | Whol. Fancy Dry Goods | 3 Wellington St. West. |
| 517 | Darling, Andrew | Wyld-Darling Co., Ltd. | Wholesale DryGoods—V.-Pres. | 82 Spadina Ave. |
| †24 | Darling, Henry W. | General Electric Co. | | Schenectady, N.Y. |
| 198 | Darling, Robert | Robert Darling & Co. | Wholesale Woollens & Tailors' Trimmings | 92 Adelaide St. West. |
| 463 | Davidson, Col. Jno. I. | The Davidson & Hay Co., Ltd. | Wholesale Grocers | 36 Yonge St. |
| 2273 | Davidson, R. L. | | Mfrs. Agent | 77 York St. |
| 1674 | Davies, Chas. A. | Boulter, Davies & Co. | Wholesale Shoes | 24 Front St. West. |
| 328 | Davies, Robt. | Don Valley Brick Works | Proprietors | 36 Toronto St. |
| 270 | Davis, Hon. E. J. | A. Davis & Son, Ltd.<br>Davis Leather Co., Ltd. | Tanners | Kingston.<br>Newmarket. |
| 1932 | Davis, R. R. | Charles Lemon & Co. | Manufacturers Agents | 29 Melinda St. |
| 1933 | Davison, J. M. | | Hop Broker | Gooderham Bldg. |

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| 1285 | Dawson, H. W..... | The Dawson Com. Co., Ltd.... | Provisions & Commission..... | West Market & Colborne Sts. |
| 1543 | Denison, Lt.-Col. G. T. | ..... | ..... | "Heydon Villa," Toronto. |
| 1512 | Denne, T. H. G..... | The American Cereal Co..... | Manufacturers of Cereals..... | Peterboro', Ont. |
| 2154 | Denny, James..... | The Gilchrist Clothing Co..... | Wholesale Clothing..... | Yonge & Temperance Sts. |
| 1316 | Denton, Frank, K.C... | Kent Northern Ry..... | President..... | 20 King St. East. |
| 1614 | Denton, W. A..... | Denton, Mitchell & Duncan... | Wholesale Dry Goods..... | 79 Wellington St. West. |
| 1887 | Despard, W. H..... | White & Co., Ltd..... | Wholesale Fruit & Produce.... | 64 Front St. East. |
| 1046 | Dexter, Thos. G..... | H. S. Howland, Sons & Co., Ltd..... | Wholesale Hardware..... | 138-140 Front St. West. |
| 846 | Dick, John..... | The Smart Bag Co., Ltd..... | Mfrs. of Cloth Bags, Woollens, etc..... | 77 York St. |
| 2223 | Dickie, E..... | ..... | Real Estate..... | 28 Wellington St. East. |
| 367 | Dignum, E. J..... | E. J. Dignum & Co., Ltd..... | Imp. of Woollens, Trimmings and Dry Goods..... | 84 Bay St. |
| 897 | Dineen, Wm..... | W. & D. Dineen..... | Hats and Furs..... | Temperance & Yonge Sts. |
| 1719 | Dineen, W. F..... | | Secretary..... | |
| 1677 | Dingman, H. J..... | ..... | Manufacturers Agent..... | 77 York St. |
| 1735 | Dinnick, A. G. C..... | Canadian Casualty and Boiler Insurance Co..... | General Manager..... | 22-24 Adelaide St. East. |
| 1209 | Dinnick, W. S..... | Standard Loan Co..... | Manager..... | Victoria & Adelaide Sts. |
| 1934 | Dixon, Jno. J..... | A. J. Wright & Co..... | Brokers..... | Canada Life Bldg. |
| 2155 | Dobie, William..... | E. W. Gillett & Co..... | General Manager..... | King St. West. |
| 2033 | Doherty, T. Arthur... | Joseph Simpson Sons..... | Knitting Factory..... | 8 Berkeley St. |
| 372 | Donald, R. A..... | Wood Products Co. of Canada. | Secretary-Treasurer..... | 16 King St. West. |
| *50 | Donogh, John..... | Imperial Lumber Co., Ltd..... | ..... | Scott and Front Sts. |
| 2322 | Donovan, H. B..... | Canada Paper Co., Ltd..... | Manager..... | 112 Bay St. |
| 1643 | Doran, J. J..... | H. E. Bond & Co., Ltd..... | Clothing Mfg..... | Empire Bldg. |
| 2035 | Douglas, S. J..... | Douglas & Ratcliffe, Ltd..... | Wholesale Paper..... | 30 West Market St. |
| 118 | Douglas, Wm. J..... | The Mail Printing Co..... | General Manager..... | King & Bay Sts. |
| 1589 | Douglas, J. C..... | Gordon, Mackay & Co..... | Wholesale Dry Goods..... | 48 Front St. West. |
| 2243 | Douglas, W. M..... | Gordon, Mackay & Co..... | Wholesale Dry Goods..... | 48 Front St. West. |
| 518 | Downey, James H..... | J. H. Downey & Co..... | Grain & Coal..... | Whitby, Ont. |
| 393 | Dracas, J. H..... | ..... | Miller..... | Streetsville, Ont. |
| *618 | Drynan, Jno..... | ..... | ..... | 12 Scarth Road. |
| 1888 | Duncan, Lyle..... | Denton, Mitchell & Duncan... | Wholesale Dry Goods..... | 79 Wellington St. West. |
| 2271 | Dunning, C. W..... | ..... | Mfrs. Agent..... | Carlaw Bldg. |
| 1080 | Dunstan, K. J..... | The Bell Tel. Co., Ltd..... | Local Manager..... | 35-37 Temperance St. |
| 1703 | Dyas, W. J..... | ..... | Publisher..... | 15 Toronto St. |
| 1739 | Easson, R. H..... | The Otto Higel Co., Ltd..... | Mfrs. Piano Actions, etc..... | King & Bathurst Sts. |
| 790 | Eastmure, A. L..... | Eastmure & Lightburn..... | Insurance, etc..... | 65 Adelaide St. East. |
| 976 | Eaton, J. C..... | The T. Eaton Co., Ltd..... | Dry Goods..... | 190 Yonge St. |
| 1797 | Eby, H. D..... | The Eby, Blain Co., Ltd..... | Wholesale Grocers..... | 21-23 Front St. East. |
| *25 | Eby, J. F... ..... | | | |

| No. | Name. | Firm. | Business. | Location. |
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| 886 | Eckardt, A. J. H..... | National Casket Co..... | Whol. Undertakers' Supplies and Plated Wares..... | 107 Niagara St. |
| 499 | Eckardt, H. P..... | H. P. Eckardt & Co..... | Wholesale Grocers..... | Front & Scott Sts. |
| 2037 | Eddis, Wilton C..... | ..... | Chartered Accountant..... | 9 Toronto St. |
| 1728 | Edmanson, W. J..... | Edmanson, Bates & Co..... | Proprietary Medicines..... | 32½ Colborne St. |
| 1270 | Edmonds, Charles E... | Christie, Brown & Co., Ltd..... | Biscuit Manufacturers..... | 23 Duke St. |
| 1346 | Edmonds, W. L..... | MacLean, Pub. Co..... | Manager..... | 10 Front St. East. |
| 1115 | Edwards, Geo., F.C.A.. | Edwards, Morgan & Co..... | Chartered Accountants..... | 18-20 King St. West. |
| 2038 | Egan, T. Y..... | J. Y. & T. Y. Egan..... | Truss Manufacturers..... | 192 King St. West. |
| 2301 | Elder, George T..... | George T. Elder Milling Co..... | Miller..... | Board of Trade Bldg. |
| *610 | Elliott, Wm. Scott.... | The Elliott & Co., Ltd..... | Wholesale Druggists..... | 29 Wellington St. West. |
| 321 | Ellis, D. O..... | ..... | Grain Merchant..... | 504 Board of Trade Bldg. |
| *663 | Ellis, J. F..... | The Barber & Ellis Co..... | Envelope Makers & Paper Dlrs. | 63-71 Wellington St. West. |
| 291 | Ellis, M. C..... | P. W. Ellis & Co., Ltd..... | Wholesale Jewelery Mfrs..... | 31 Wellington St. East. |
| 400 | Ellis, P. W..... | | | |
| 387 | Ellis, R. Y..... | | | |
| 1798 | English, E. A..... | ..... | Real Estate Broker..... | 48 Victoria St. |
| 1513 | Ennis, T. A..... | Ennis & Stoppani..... | Brokers..... | 38 Broad St., New York, N.Y. |
| 2157 | Esdaile, C. B..... | Wight & Esdaile..... | Grain and Freight Brokers.... | Montreal, P. Q. |
| 1608 | Evans, Fred. P..... | Ladies' Wear, Ltd..... | Manufacturers..... | Empire Bldg. |
| 1745 | Ewart, J. H..... | Phœnix Insurance Co. of England..... | Insurance Agent..... | 18 Wellington St. East. |
| 1670 | Fahey, Wm..... | ..... | Accountant & Financial Agent. | 411 McKinnon Bldg. |
| 1619 | Fairbairn, Rhys D..... | Rhys D. Fairbairn, Limited... | Ladies Neckwear..... | 107 Simcoe St. |
| 2040 | Fairweather, Arthur... | S. McNairn..... | Grain and Commission..... | Scott & Colborne Sts. |
| 1471 | Fairweather, R. H..... | J. W. T. Fairweather & Co..... | Mfg. Furriers and Hatters..... | 84-86 Yonge St. |
| 1800 | Fee, John J..... | ..... | Wholesale Produce..... | 62 Front St. East. |
| 1081 | Fensom, Geo. H..... | The Fensom Elevator Co., Ltd. | Elevator Manufacturers..... | 50-56 Duke St. |
| 1935 | Ferguson, R. D..... | ..... | Cement and Brick..... | Port Stanley, Ont. |
| 1682 | Ffolks, E. G. E..... | Wilkinson Plough Works..... | Manager..... | West Toronto. |
| 2310 | Field, Fred. W..... | Monetary Times..... | Editor..... | 62 Church St. |
| 165 | Firstbrook, John.... | The Firstbrook Box Co., Ltd. | Manufacturers Boxes and Lumber..... | 301 King St. East. |
| 166 | Firstbrook, Wm. A.. | | | |
| 869 | Fisher, Robt. C..... | Gore Paper Mills..... | ..... | Dundas, Ont. |
| *127 | Flavelle, J. D..... | The Flavelle Milling Co., Ltd.. | Millers and Grain Merchants... | Lindsay, Ont. |
| 337 | Flavelle, J. W..... | The Wm. Davies Co., Ltd..... | Managing Director..... | Beachell St. |
| 1180 | Fletcher, Benj..... | Fletcher Manufacturing Co..... | Bakers and Confectioners' Tools, Soda Fountains, etc.. | 440-442 Yonge St. |
| *323 | Flett, John..... | Flett, Lowndes & Co., Ltd..... | Wholesale Trimmings, Linings and Buttons..... | 144 Front St. West. |
| 505 | Flynn, Thos..... | L. Coffee & Co..... | Grain Merchants..... | 410-11 Board of Trade Bldg. |
| *356 | Follett, Jos. J..... | ..... | Merchant Tailor..... | 181 Yonge St. |

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| 786 | Forster, A. | M. B. Perine & Co. | Mfrs. of Twine and Cordage | Doon, Ont. |
| 1936 | Foster, C. B. | C. P. Ry. | District Passenger Agent | 71 Yonge St. |
| 645 | Fowke, F. L. | | General Merchant and Produce Dealer | Oshawa, Ont. |
| 1891 | Fowlds, Henry M. | H. M. Fowlds & Sons | Grain, Flour, Feed and Coal. | Hastings, Ont. |
| 1937 | Fowlds, Jas C. | | | Campbellford, Ont. |
| 2044 | Fox, Wm. Claude | Fox & Ross | Stock Brokers | 43 Scott St. |
| 661 | Foy, Geo. J. | | Wholesale Wines and Liquors | 8 Front St. East. |
| 1646 | Foy. J. W. | D. D. Hawthorn & Co. | Wholesale Boots and Shoes | 64 Harvard Ave. |
| 1018 | Frankel, Leo. | Frankel Bros. | Metals | 116-130 George St. |
| 2159 | Frankel, Maurice. | | | |
| 2367 | Fraser, David | Flour, Grain and Feed | Federal Life Bldg. | Hamilton, Ont. |
| 1681 | Fraser, E. D. | A. E. Ames & Co., Ltd. | Bankers and Brokers | 7 King St. East. |
| 1509 | Fraser, R. Douglas | Pres. Sabbath School Pub. | Editor | Confederation Life Bldg. |
| 1321 | Frenkel, Samuel | | Wholesale Jewellery | 53 Yonge St. |
| 2045 | Freyseng, Edward J. | Freyseng Cork Co., Ltd. | Vice-Pres. and Manager | Queen and Sumach Sts. |
| 497 | Fudger, Harris H. | The Robert Simpson Co., Ltd. | President | Queen and Yonge Sts. |
| 1557 | Gage, F. H. | W. J. Gage, Ltd. | Wholesale Books & Stationery | 84 Spadina Ave. |
| *233 | Gage, W. J. | | | |
| 1692 | Gale, J. W. | Gale Manufacturing Co., Ltd. | Manufacturers | 30 Spadina Ave. |
| 2317 | Gardner, John C. | Might Directories, Limited | President | 76 Church St. |
| 2324 | Gardner, J. Martin. | | Secretary-Treasurer | |
| 1221 | Gartshore, J. J. | | Ry. Equipment, Iron, etc. | 83 Front St. West. |
| 980 | George, W. K. | Standard Silver Co., Ltd. | President & Managing Director | 33-41 Hayter St. |
| 1684 | Gibbons, John J. | | Advertising | 119 Wellington St. West. |
| 2363 | Gibson, David H. | Burton, Spence & Co. | Wholesale Dry Goods | 44 York St. |
| 193 | Gibson, Ralph E. | Conger Coal Co., Ltd. | Importer of Coal and Wood | 6 King St. East. |
| 1725 | Gibson, R. L. | R. L. Gibson | Medicines | 88 Wellington St. West. |
| 1938 | Gibson, R. Louis. | | | |
| 1700 | Gillespie, A. C. | Gillespie Fur Co., Ltd. | Manufacturing Furriers | 100 Front St. West. |
| 2048 | Gillett, Chas. W. | | Grain and Stock Broker | 115 Adams St., Chicago, Ill. |
| 1072 | Gillies, Geo. | Toronto Bolt and Forging Co., Ltd. | Mfrs. Bolts, Nuts, Forgings, etc. | Gananoque. Swansea. |
| 1764 | Gilmour, John W. | Universal Knitting Co. | Manufacturers | 80 Wellington St. West. |
| 2160 | Glassco, E. S. | Spader & Perkins | Brokers | King Edward Hotel Bldg. |
| 1399 | Glover, Jas. A. | Standard Fuel Co. | Coal and Wood | 58 King St. East. |
| 329 | Godson, A. W. | Godson Contracting Co. | Contractors | 10½ Teraulay St. |
| 809 | Goldie, Geo. E. | The Goldie Milling Co. | Millers, etc. | Ayr, Ont. |
| 734 | Goldie, John. | | | |
| 20 | Goldie, James. | | Miller | Guelph. |
| 21 | Goldie, Lincoln. | | Flour and Grain | Guelph. |
| 2248 | Goldman, C. E. A. | Aemilius Jarvis & Co. | Brokers | Jordan St. |
| 1892 | Goldman, L. | North American Life Ass. Co. | Managing Director | 112-118 King St. West. |
| 93 | Goodall, James | | Grain and Seed Merchant | 84 Front St. East. |

| No. | Name. | Firm. | Business. | Location. |
|---|---|---|---|---|
| 156 | Goode, C. | ..... | Grain Merchant | Gooderham Bldg. |
| 1802 | Goode, H. H. | C. Goode | Grain | Gooderham Bldg. |
| 225 | Gooderham, A. E. | ..... | Distiller | 72 Trinity St. |
| 1167 | Gooderham, E. G. | The Toronto Silver Plate Co., Ltd. | Manager | 570 King St. West. |
| *812 | Gooderham, Geo. H. | Colonial Investment and Loan Company | President | 51 King St. West. |
| 735 | Gooderham, Robt. T. | ..... | Merchant | 49 Wellington St. East. |
| *82 | Gooderham, Wm. G. | Gooderham & Worts Co., Ltd. | Distillers | 49 Wellington St. East. |
| 28 | Gordon, Colin F. | John Kay, Son & Co. | Carpets, etc | 152 St. George St. |
| 693 | Gosling, Francis J. | ..... | ..... | 441 Wellington St- West. |
| 168 | Gould, H. J. | Gould Bros. | Millers and Grain Dealers | Uxbridge, Ont. |
| *326 | Goulding, Wm. | Geo. Goulding & Sons | Wholesale Dry Goods | 55-57 Wellington St. West. |
| 7 | Gourlay, Robert S. | Gourlay, Winter & Leeming | Pianos and Organs | 188 Yonge St. |
| 898 | Grasett, A. W. | Commission Agent | Importer of Dry Goods | McKinnon Bldg. |
| 1803 | Greeff, Herm. | Greeff-Bredt Co. | Importers | 60-62 Front St. West. |
| 911 | Green, Fred. L. | ..... | Miller | Greenwood, Ont. |
| 1632 | Green, John C. | John C. Green, Ltd. | Wholesale Millinery | 70 Wellington St. West. |
| 2050 | Gregg, Geo. R. | G. R. Gregg & Co., Ltd. | Japanese Goods | 58 Front St. West. |
| 1679 | Greig, Robert | The Robert Greig Co., Ltd. | Mfrs. Cereals, Spices, etc | Pearl & Duncan Sts. |
| 2362 | Griggs, Stephen A. | Hiram Walker & Sons, Ltd. | Ass't to the Managing Director. | Walkerville, Ont. |
| 715 | Gundy, Wm. P. | W. J. Gage Co., Ltd. | Wholesale Stationers | 84 Spadina Ave. |
| 1418 | Gundy, S. B. | Henry Frowdes | Manager | 25 Richmond St. West. |
| 1941 | Gundy, N. F. | Meriden Britannia Co. | Manufacturers Agents | Room Y, Confed. Life Bldg. |
| 194 | Gunn, Donald | Gunns, Ltd. | Pork Packers, etc | 74-80 Front St. East. |
| 128 | Gunn, Andrew | | | |
| 1362 | Gunn, James | Toronto Railway Co. | Superintendent | Toronto Ry. Chambers. |
| 1584 | Gunn, W. | W. Gunn & Co. | Grain and Hay | Board of Trade Bldg. |
| 1767 | Gunther, R. E. | E. & H. Gunther Co. | Who. Jewelers' Supplies | 198 Adelaide St. West. |
| *832 | Gurney, Edward | The Gurney Foundry Co., Ltd. | Manufacturers Stoves, etc | 474-498 King St. West. |
| 2052 | Gzowski, C. S. | ..... | Stock Broker | 15 Toronto St. |
| 1705 | Haas, Stephen | Geo. H. Hees, Son & Co. | Window Shades | 52 Bay St. |
| 1256 | Hachborn, E. G. | E. G. Hachborn & Co. | Wholesale Clothing | 54, 56 & 58 Front St. West. |
| 1942 | Hadley, Francis E. | Copland, Raymond Co. | Flour Exporters | 116 Broad St., New York, N.Y. |
| 1268 | Hagaman, T. C. | ..... | Wholesale Fruits | Oakville, Ont. |
| 79 | Hagarty, J. H. G. | The St. Lawrence & Chicago Steam Nav. Co., Ltd. | Manager | 605 Board of Trade Bldg. |
| 2224 | Hahn, Paul | Nordheimer Piano Co., Ltd. | ..... | 15 King St. East. |
| 1640 | Haig, D. C. | E. & S. Currie, Ltd. | Bookkeeper | Empire Bldg. |
| 2279 | Haldenby, Chas. N. | Sanderson Pearcy & Co. | Paints, Oils, etc | 61-63-65 Adelaide St. West. |
| 2238 | Hall, J. Herbert | Conduits, Ltd. | Conduits | Berkeley St. |

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| 1760 | Hallam, John | ..... | Hides and Wool | 111 Front St. East. |
| 2054 | Hallworth, John B. | The Robert Greig Co., Ltd. | President | Pearl and Duncan Sts. |
| 61 | Hamilton, R. C. | Love & Hamilton | General Insurance Agents | 26 Wellington St. East. |
| 1151 | Haney, M. J. | ..... | Civil Engineer | Home Bank Bldg. |
| 1768 | Hanna, D. B. | Can. Nor. Ry. | 3rd Vice-President | C.N.R. Chambers. |
| 371 | Hannah, E. J. | Wm. Hannah & Co. | Grain and Produce | 315 Board of Trade Bldg. |
| 1804 | Harcourt, Ernest H. | E. H. Harcourt Co., Ltd. | Lithographers & Mfg. Statnrs. | 255 Wellington St. West. |
| 944 | Hardy, James, F.C.A. | Jenkins & Hardy | Accountants | 15½ Toronto St. |
| 2053 | Hargraft, Alex. | Hargraft & Co. | Grain Merchants | Grain Exchange, Winnipeg, Man. |
| 157 | Hargraft, Geo. R. | Com. Union Ass. Co., Ltd. | General Agent | 49 Wellington St. East. |
| 577 | Harling, R. Dawson. | Manchester Ship Canal Co. | Canadian Representative | 28 Wellington St. East. |
| 396 | Harmer, R. | Can. Furn. Mfrs. | Furniture Manufacturers | 136 King St. East. |
| 1156 | Harrington, Geo T. | ..... | Grain and Produce Merchant. | Standard Stock Exchange. |
| 1647 | Harris, Andrew D. | Ontario Sewer Pipe Co., Ltd. | Manufacturers | Mimico, Ont. |
| 1301 | Harris, Samuel | Harris Lithographing Co. | Lithographing, Engraving, etc. | 468 Wellington St. West. |
| 370 | Hart, S. R. | Hart & Riddell | Wholesale Stationers | 40 Wellington St. East. |
| *631 | Harvey, W. C. | The Griffiths Dixon Co. | Wholesale Rubber Goods | 47 Simcoe St. |
| 2264 | Harwood, H. S. | The Jas. Robertson Co., Ltd. | Vice-President | 265 King St. West. |
| 113 | Hawke, W. | The O'Keefe Brewery Co. of Toronto, Ltd. | Brewers and Maltsters | 9-17 Gould St. |
| 1805 | Haworth, Geo. F. | Sadler & Haworth | Leather Belting | 40-42 Melinda St. |
| 1642 | Hawthorne, D. D. | D. D. Hawthorne & Co. | Shoe Merchants | 24 Front St. West. |
| 1120 | Hay, Chas. McD. | Lyman Bros. & Co., Ltd. | Whol. Druggists and Chemical Manufacturers | 71-73 Front St. East. |
| 279 | Hay, Edward | Imperial Bank of Canada | Assist. Gen. Manager | Wellington St. East. |
| 192 | Hay, F. W. | Hay Bros. | Grain Merchants | Listowel, Ont. |
| 1148 | Hay, J. N. | | | |
| 2356 | Hay, John C. | J. C. Hay & Son | Grain | Listowel. |
| 1771 | Hay, Robert | The Robert Hay Co. | Grain Merchants | 513 Board of Trade Bldg. |
| 1894 | Hazelwood, Robt. M. | Hazlewood Bros. | Millers and Grain Dealers | Clifford, Ont. |
| 2056 | Heath, Stuart | Robinson & Heath | Custom House Brokers | 34 Yonge St. |
| 1000 | Hees, Geo. H. | Geo. H. Hees, Son & Co. | Window Shade Manufacturers, Upholstery, etc | 52 Bay St. |
| 2057 | Heintzman, Gerhard. | Gerhard Heintzman Co., Ltd. | Piano Manufacturers | 75 Sherbourne St. |
| 60 | Heintzman, H. | Heintzman & Co. | Piano Manufacturers | 113, 117 King St. West. |
| 303 | Heintzman, Geo. C. | | | |
| *433 | Henderson, John | ..... | ..... | 99 Gloucester St. |
| 389 | Henderson, Jos. | Bank of Toronto | Assist. General Manager | 60 Wellington St. East. |
| 1082 | Henderson, W. R. | Davis & Henderson | Manufacturing Stationers | 580 King St. West. |
| 1943 | Hendry, Geo. M. | The Steinberger, Hendry Co. | School Supplies | 37 Richmond St. West. |
| 2323 | Heron, Orlando. | O. Heron & Co. | Brokers | 16 King St. West. |
| 506 | Hibner, D. | D. Hibner & Co. | Furniture Manufacturers | Berlin, Ont. |
| 2059 | Higel, Otto | The Otto Higel Co., Ltd. | Mfrs. Piano Actions | King and Bathurst Sts. |
| 2314 | Hisey, Samuel | S. & J. Hisey | Grain Merchant | Creemore, Ont. |
| 2060 | Hobbs, Jno. W. | Consolidated Plate Glass Co. | Manager | 73 Wellington St. West. |

| No. | Name. | Firm. | Business. | Location. |
|---|---|---|---|---|
| 1499 | Hobbs, W. R..... | Plymouth Binder Twine Agcy.. | President..... | 73-75 Wellington St. West. |
| 1578 | Hodgson, Wm. W..... | Union Stock Yards..... | Managers..... | 123 Roncesvalles Ave. |
| 1944 | Hogg, Albert O..... | Hogg & Lytle, Ltd..... | Grain and Seed..... | Oakwood, Ont. |
| 2061 | Hogg, George H..... | | | Port Hope, Ont. |
| 847 | Hogg, Wm.T., Est. of | | | Oakwood. |
| 1945 | Holden, John B..... | ..... | Barrister..... | 24 King St. West. |
| 1176 | Holland, F. M..... | The Dom. Perm't Loan Co.... | Manager..... | 12 King St. West. |
| 2261 | Hollinrake, Thos. A.... | A. R.Williams Machy.Co., Ltd. | Vice-President..... | 95 Front St. West. |
| 1683 | Hollwey, T. W..... | Stinson & Hollwey..... | Real Estate Brokers..... | 39-41 Victoria St. |
| 2235 | Hooper, Samuel..... | Kyle & Hooper..... | Wholesale Grocery Brokers.... | 27 Front St. East. |
| 948 | Hornibrook, John T... | The Brown Bros., Ltd..... | Wholesale Mfg. Stationers..... | 51-53 Wellington St. West. |
| 1806 | Horton, W. L..... | Goderich Elev.&Tr'sit Co.,Ltd. | Manager..... | Goderich, Ont. |
| 1946 | Horswell, Chas. M..... | Riley & Co. (Montreal)..... | Marine Underwriters..... | 4 Leader Lane. |
| 2062 | Hortop, James A..... | Moore & Hortop..... | Flour and Feed..... | 152 Simcoe St. |
| 1550 | Hortop, James..... | J. & F. H. Hortop..... | Flour and Feed..... | 444 Dufferin St. |
| 1363 | Houston, Stewart F... | Massey Music Hall..... | Manager..... | Massey Hall. |
| 1302 | Howard, Lewis A... | R. H. Howard & Co..... | Wines and Spirits..... | 29 Front St. East. |
| 1311 | Howard, Willson S.. | | | |
| 1751 | Howell, George A..... | Standard Paper Co., Ltd..... | Manager..... | 1305 Traders Bank Bldg. |
| 1697 | Howie, N. A..... | J. J. McLaughlin, Ltd..... | General Manager..... | 592 Jarvis St. |
| 125 | Howland, Peleg..... | H. S. Howland,Sons & Co.,Ltd. | Wholesale Hardware..... | 138-140 Front St. West. |
| 292 | Howland, W..... | H. S. Howland..... | Miller and Grain Dealer..... | Kleinburg, Ont. |
| 1733 | Howland, W. Ford.... | ..... | Architect..... | Continental Life Bldg. |
| 1087 | Howland, Geo. W..... | The Graham Nail Works..... | Manufacturers of Nails..... | 293 Dufferin St. |
| 2288 | Howland, L. B..... | Irondale, Bancroft & OttawaRy | ..... | Spadina Gardens. |
| 1947 | Hume, John..... | ..... | Grain and Seeds..... | Port Hope, Ont. |
| 412 | Humphrey, F. W..... | ..... | Wholesale Grocer..... | 47 Front St. East. |
| 611 | Hunt, C. B..... | Hunt Bros..... | Millers..... | London, Ont. |
| 612 | Hunt, John I. A.... | | | |
| 2063 | Husband, J. M..... | Brownlow, Husband Co..... | Fruit..... | 32 Church St. |
| 2295 | Hutchins, John B..... | Eclipse Whitewear Co., Ltd.... | ..... | King and John Sts. |
| 1142 | Hutchinson, A..... | St. Lawrence Starch Co., Ltd.. | Starch Manufacturers..... | Port Credit, Ont. |
| 1721 | Iler, Allan C..... | McAlpin Tobacco Co..... | Manager..... | 135 Macpherson Ave. |
| 2162 | Imrie, John..... | Imrie Printing Co., Ltd..... | President..... | 72 York St. |
| 58 | Ince, W..... | Perkins, Ince & Co..... | Wholesale Grocers..... | 43 Front St. East. |
| 59 | Ince, James..... | | | |
| 64 | Inglis, Robert..... | Bank of B. N. America..... | Manager..... | Yonge and Wellington Sts. |
| 1648 | Inglis, Wm..... | Jno. Inglis Co., Ltd..... | Manufacturers..... | 14 Strachan Ave. |
| 1667 | Irish, Mark H..... | Irish & Maulson..... | Insurance Brokers..... | Traders Bank Bldg. |
| 2257 | Irving, John ..... | Halton Cream & Butter Co.... | Grain Dealers & Butter Mfrs.... | Milton, Ont. |
| 632 | Irving, T. C..... | The Bradstreets Co..... | Gen. Mgr. Western Canada.... | Jordan and Melinda Sts. |

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| 1057 | Irving, Geo. T. | The Irving Umbrella Co., Ltd. | Umbrella Manufacturers | 79-81-83 Wellington St. West. |
| 1047 | Ivey, A. M. | The Jno. D. Ivey Co., Ltd. | Wholesale Millinery and Fancy Dry Goods | 74 Wellington St. West. |
| 797 | Ivey, Jno. D. | | | |
| 1807 | Ivey, P. D. | | | |
| 2278 | Jackson, A. J. | Colonial Invest. & Loan Co. | General Manager | 51 King St. West. |
| 2299 | Jackson, Edwin J. | Risebrough & Jackson | Flour and Grain | 47 Shaftesbury Ave. |
| 2064 | Jacobi, Emil T. | Jacobi & Co. | Wholesale Leather | 5 Wellington St. East. |
| 86 | Jaffray, Hon R. | The Globe Printing Co. | President | 44 Victoria St. |
| 102 | James, Eben. | | Apple Exporter | Room 103, Union Station. |
| 124 | James, Oscar S. | | Mfg. Chemist and Analyst | 227 George St. |
| 1949 | James, R. H. | Cobalt Hardware Co. | | Cobalt, Ont. |
| 2065 | Jaques, C. A. | G. E. Jaques & Co. | Forwarders | Montreal, Que. |
| 2163 | Jaques, E. S. | The R. D. Martin Co. | Grain | Montreal, Que. |
| 928 | Jarvis, Æmilius | Æmilius Jarvis & Co. | Investment, Stock and Bond Brokers | McKinnon Bldg. |
| 2294 | Jarvis, A. S. | Union Bank of Canada | Manager | Toronto. |
| 1503 | Jarvis, F. C. | Homewood Sanitarium | Director | 16 King St. West. |
| 2352 | Jellett, J. M. | Dominion Bank | Assistant Manager | Toronto. |
| 2245 | Jellett, Morgan | Æmilius Jarvis & Co. | Bond Brokers | McKinnon Bldg. |
| 1143 | Jenkins, T. | Jenkins & Hardy | Accountants & Estate Agents | 15½ Toronto St. |
| 1013 | Jephcott, Alfred | Dominion Paper Box Co. | Manager | 469 and 483 King St. West. |
| 1895 | Johnson, F. W. | Lincoln Paper Mills Co. | Paper | 108 Wellington St. West. |
| 1332 | Johnson, Jas. A. | | Grain Merchant | Consecon, Ont. |
| 85 | Johnston, Wm. R. | W. R. Johnston & Co. | Wholesale Clothing | Front and York Sts. |
| 152 | Jones, A. F. | Ridout, Strickland & Jones | Insurance Agents | 59 Victoria St. |
| 1690 | Jones, Sidney | Jones Bros. & Co. | Manufacturers | 29 Adelaide St. West. |
| 149 | Jones, Hon. L. Melvin. | Massey-Harris Co., Ltd. | President and General Mgr. | 915 King St. West. |
| 1810 | Junor, William | | China and Glass | 88 King St. West. |
| 950 | Kantel, Emil A. | Fancy Goods Co. of Canada | Fancy Goods | Room "V," Yonge St. Arcade. |
| *723 | Kay, J. Bryce | Jno. Kay, Son & Co. | Carpet Dealers | 36 King St. West. |
| *254 | Keith, Geo. | | Seed Merchant | 124 King St. East. |
| 1950 | Keith, Geo. A. | | Seed Merchant | 124 King St. East. |
| *863 | Kemp, A. E., M.P. | Kemp Manufacturing Co. | Mfrs. of Sheet Metal Wares,etc. | Gerrard, River and Bell Sts. |
| 951 | Kemp, Wm. A. | | | |
| 1951 | Kennedy, David | | Flour, Feed, Seed and Grain | Arthur, Ont. |
| 1688 | Kennedy, S. R. | Kennedy Hardware Co. | Hardware | 49 Colborne St. |
| 983 | Kennelly, A. D. | McClary Mfg. Co., Ltd. | Stoves, Tinware, etc. | 177-179 King St. West. |
| *771 | Kenny, J. J. | Western Assurance Co. | Manager | Merchants' Exchange, San Francisco, Cal. |
| 1456 | Kent, H. B. | B. & H. B. Kent | Jewellers | 144 Yonge St. |
| 1581 | Kent, Jno. G. | Gowans, Kent & Co. | Whol. Crockery and Glassware | 16 Front St. East. |
| 2326 | Kernahan, Wm. T. | The O'Keefe Brewery Co. of Toronto, Limited | Accountant | 17 Gould St. |

| No. | Name. | Firm. | Business. | Location. |
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| 1609 | Kerr, J. M..... | Beatty, Keer & Verner, Ltd.... | Wholesale Dry Goods..... | 60 Wellington St. West. |
| 454 | Kilgour, Jos..... | Kilgour Bros..... | Mfrs. Paper Goods, etc..... | 21-23 Wellington St. West. |
| *453 | Kilgour, R..... | ..... | Manufacturer..... | 445 King St. West. |
| 2068 | Killer, Frederick..... | Gerhard Heintzman Co., Ltd.. | Secretary-Treasurer..... | 97 Yonge St. |
| 1594 | Kilvert, F. E..... | Bank of Hamilton..... | Manager..... | 34 Yonge St. |
| 1553 | King, Chas..... | King Bros. Co., Ltd..... | Tanners..... | 80 Howland Ave. |
| 1699 | King, H. S..... | Jos. King..... | Leather and Findings..... | 25 Scott St. |
| 1481 | King, John S..... | The J. D. King Co..... | Mfrs. Boots and Shoes..... | 122 Wellington St. West. |
| 561 | Kinnear, Thos..... | T. Kinnear & Co..... | Wholesale Grocers..... | 49 Front St. East. |
| 1952 | Kirkpatrick, A. E..... | United States Fidelity and Guaranty Co..... | Manager for Canada..... | 6 Colborne St. |
| 1652 | Kirkpatrick, A. M. M.. | Wood & Kirkpatrick..... | Insurance..... | 15 Wellington St. East. |
| 1698 | Kleiser, Albert..... | ..... | Jeweller..... | 6 Wellington St. East. |
| 1812 | Klotz, E. W..... | ..... | Wholesale Crockery and Glass. | 24 Wellington St. West. |
| 1350 | Knight, A. C..... | Lever Bros., Ltd..... | President..... | Eastern Ave. |
| 1734 | Knott, C. G..... | Canada Screw Co..... | ..... | 69 Bay St. |
| 2270 | Knowles, Richard..... | ..... | Flour and Feed..... | 656 Yonge St. |
| *909 | Knox, Jno..... | Jno. Knox Co., Ltd..... | President..... | Hamilton, Ont. |
| 482 | Kyle, Chas. E..... | ..... | Manufacturers Agent..... | 27 Front St. East. |
| 1016 | Laidlaw, John B..... | Norwich Union Fire Ins. Socy.. | Manager for Canada..... | 12-14 Wellington St. East. |
| 110 | Laidlaw, Robt..... | R. Laidlaw Lumber Co., Ltd... | Lumber..... | 32 N. Sherbourne St. |
| 2253 | Lailey, Chas. E..... | ..... | Accountant..... | 18 Front St. East. |
| 1547 | Laird, Alexander..... | The Can. Bank of Commerce... | Asst. General Manager..... | Bank of Commerce Bldg. |
| 2070 | Lalor, Jno. M..... | Joseph Simpson & Sons..... | Knitting Factory..... | 8 Berkeley St. |
| 1238 | Lamb, J. J..... | ..... | Tanner..... | Omemee, Ont. |
| 761 | Lang, Geo. C. H..... | The Lang Tanning Co., Ltd... | President..... | Berlin, Ont. |
| *749 | Lang, J. W..... | ..... | Commission Business..... | 190 George St. |
| 2071 | Langley, Elliott..... | Maclure & Langley, Ltd..... | Importers and Exporters..... | 154 Pearl St. |
| 1651 | Langlois, Herbert..... | W. R. Johnston & Co..... | Wholesale Clothing..... | Front and York Sts. |
| 1153 | Langmuir, J. W..... | TheToronto Gen'l Trusts C'p'n. | Managing Director..... | Yonge and Colborne Sts. |
| 1003 | Langmuir, Matthew... | M. Langmuir Mfg. Co., Ltd.... | Mfrs.Trunks & Travelling Bags. | 800-820 King St. West. |
| 2298 | Langskill, James..... | White & Co., Ltd..... | ..... | Church and Front Sts. |
| 2302 | Langton, Wm. J..... | The Dominion Transport Co., Ltd..... | Superintendent..... | 46 Front St. East. |
| 1330 | Larkin, Chas. A..... | ..... | Wholesale Lumber..... | 40 Confederation Life Bldg. |
| 2338 | Lawson, James F..... | ..... | Chartered Accountant..... | 23 Jordan St. |
| 597 | Laxton, Jno..... | Consumers Gas Co..... | ..... | 19 Toronto St. |
| 1571 | Leadlay, Percival..... | E. Leadlay & Co..... | Wool and Hides..... | 87 Front St. East. |
| *826 | Leckie, John..... | ..... | Fishing & Yachting Supplies... | 76 Wellington St. West. |
| 985 | Lee, Jos. R..... | ..... | Druggist..... | 409 King St. East. |

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| 1693 | Lee, Thos. B. | | Importers of Cutlery & Hardware Specialties | Toronto. |
| 366 | Lee, Thomas H. | The T. H. Lee & Sons Co., Ltd. | President | 27 Wellington St. East. |
| 2325 | Lee, Wm. H. | | Druggist | 22 Crescent Road. |
| 2072 | Leeson, Harry | Asher, Leeson & Co. | General Jobbers & Importers | 35 Jarvis St. |
| 1439 | Le Mesurier, G. G. | Imperial Bank of Canada | Manager | Yonge and Queen Sts. |
| 634 | Lennox, E. J. | | Architect | 164 Bay St. |
| 678 | Lindsay, J. | | Grain Merchant | Orangeville, Ont. |
| 2226 | Locke, James T. | | Real Estate | 57 Victoria St. |
| 1726 | Lockhart, R. R. | | Manufacturers Agent | 31 Melinda St. |
| 1954 | Logan, Wm. | The Davidson & Hay, Ltd. | Wholesale Grocers | 36 Yonge St. |
| 617 | Long, Thomas | | | 513 Jarvis St. |
| 1955 | Long, W. E. | Credit Foncier F. C. | Manager | 34 Adelaide St. East. |
| 2074 | Lorie, Solomon | Saunders, Lorie & Co. | Mfg. Jewellers and Diamond Merchants | 196-198 Adelaide St. West. |
| 2290 | Lorsch, D. G. | Fox & Ross | Stock Brokers | 43 Scott St. |
| 908 | Love, Jas. L. | W. D. Matthews & Co. | Commission Merchants | 305-308 Board of Trade Bldg. |
| 42 | Love, Robt. W. | Love & Hamilton | General Insurance Agents | 26 Wellington St. East. |
| 1813 | Lovering, W. J. | | Wholesale Lumber | Room 112, Mail Bldg. |
| 2076 | Lowden, John | J. W. Lowden & Sons | Manufacturers Agents | 83 King St. East. |
| 1048 | Lowndes, Chas. B. | Flett, Lowndes & Co., Ltd. | Whol. Trimmings, Linings and Buttons | 144 Front St. West. |
| 1750 | Lowndes, J. Montgomery | Lowndes Clothing Co. | Manufacturers | 144 Front St. West. |
| 2165 | Lugsdin, W. J. | Lugsdin & Francke | Furs | 101 Yonge St. |
| 2166 | Lukes, Samuel | | Miller | Bradford, Ont. |
| 2227 | Lukes, Samuel G. | | Miller | Bradford, Ont. |
| 2167 | Lynch, T. | Allis, Chalmers & Bullock | | Spadina Gardens. |
| 1814 | Lyon, R. A. | Imperial Bank of Canada | Bankers | Wellington St. East. |
| 210 | Lytle, Thomas A. | T. A. Lytle Co., Ltd. | Pickles, Jams, Jellies, etc. | Stirling Road. |
| 1956 | MacArthur, A. D. | A. D. MacArthur & Co. | Whol. Iron & Plumbers' Supplies | 50 Colborne St. |
| 405 | Macdonald, John | John Macdonald & Co. | Importers Dry Goods | 21, 23 Wellington St. East. |
| 2306 | Macdonald, Lorne | Grand Trunk Railway | Division Freight Agent | Union Station. |
| *260 | Macdonald, Randolph. | The Randolph Macdonald Co., Ltd. | Contractors | Crown Life Bldg. |
| 1957 | Macdonell, A. McLean. | Macdonell, McMaster & Geary. | Barristers | Traders Bank Building. |
| 1661 | Macfadden, Jas. A. | New York Life Assurance Co. | Life Insurance | Manning Arcade. |
| 785 | MacGregor, Marshall. | Erie Railroad Co. | General Canadian Agents | Board of Trade Bldg. |
| 2094 | MacKay, A. B. | R. O. & A. B. MacKay | Vessel Owners | Hamilton, Ont. |
| *516 | Mackay, D. | Gordon, Mackay & Co., Ltd. | Importers of Woolens | 48 Front St. West. |
| 1816 | MacKay, John F. | Globe Printing Co., Ltd. | Business Manager | Toronto. |
| 1106 | Mackay, John | | Public Accountant | 7-9 King St. East. |
| 1689 | Mackenzie, J. M. | Imperial Bank of Canada | Bankers | Wellington St. East. |

| No. | Name. | Firm. | Business. | Location. |
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| 2351 | Mackenzie, J. N..... | Smith, Mackenzie & Marter.... | Insurance Brokers..... | 24 Toronto St. |
| 1817 | Mackenzie, M. A., Prof. | ..... | ..... | University of Toronto. |
| *652 | Mackenzie, Wm..... | The Toronto Railway Co..... | President..... | Church and King Sts. |
| 1898 | Mackenzie, W. A..... | Æmelius Jarvis & Co..... | Bond Brokers..... | McKinnon Bldg. |
| 295 | MacLaren, Jno. F..... | Ogilvie Flour Mills Co., Ltd.... | ..... | Room "E," Confed. Life Bldg. |
| 479 | MacLean, Lt.-Col. J. Bayne..... | The MacLean Publishing Co... | Publishers of Trade Newspapers, Magazines, Technical and Scientific Books..... | 232 McGill St., Montreal, P.Q. |
| 1627 | MacMahon, H. W..... | John Leckie & Co..... | Ship Chandlers..... | 76 Wellington St. West. |
| 2330 | Macnamara, H. H..... | Grip, Limited..... | Engraving..... | 48-52 Temperance St. |
| 1060 | Madden, James T..... | Wm. Ryan Co., Ltd..... | Pork Packers & Com. Merch'ts. | 70-72 Front St. East. |
| *401 | Magann, G. P..... | ..... | Contractor Railway Supplies.. | 117 Wellington St. West. |
| 2349 | Maguire, Alfred..... | Maguire & Connon..... | Insurance Brokers..... | 27-29 Wellington St. East. |
| 1958 | Malcolm, A. G..... | Gordon, Mackay & Co., Ltd.... | Wholesale Dry Goods..... | 48 Front St. West. |
| 1613 | Mallison, Fred..... | Mallisons, Ltd., and Dominion Textile Co., Ltd... | Cotton Spinners..... | 1 Wellington St. West. |
| 432 | Mallon, John..... | ..... | Cattle Dealer..... | 690 Dundas St. |
| 1160 | Malone, Elias T..... | Star Printing & Publishing Co.. | President..... | 59 Yonge St. |
| 1312 | Mann, D. D..... | Mackenzie, Mann & Co., Ltd... | Railway Contractors..... | Can. Nor. Ry. Bldg. |
| 2170 | Manning, James..... | Brereton & Manning..... | Wholesale Furs..... | 59-61 Wellington St. West. |
| 2078 | Marlatt, W. T..... | The Marlatt & Armstrong Co., Ltd..... | Tanners..... | Oakville, Ont. |
| 148 | Marlatt, C. G..... | | | |
| 765 | Marriott, Chas..... | Geo. Goulding & Sons..... | Dry Goods and Millinery..... | 55-57 Wellington St. West. |
| 1746 | Marshall, Edwin..... | Excelsior Life Ins. Co..... | General Manager..... | 26 Isabella St. |
| 1818 | Marshall, Kenric R... | The Standard Fuel Co..... | Vice-President..... | 58 King St. East. |
| 745 | Marshall, Noel..... | | President & General Manager | |
| 873 | Marshall, T..... | ..... | Wholesale Jeweller..... | 78 Gloucester St. |
| 1565 | Marshall, W. J..... | Rutherford, Marshall & Co.... | Produce Merchants..... | 68 Front St. East. |
| 1639 | Martin, Norman L..... | N. L. Martin & Co..... | Assignees, etc..... | 64 Wellington St. West. |
| 2079 | Martin, William..... | Aikenhead Hardware, Ltd..... | Hardware..... | 19 Temperance St. |
| 524 | Mason, Lt.-Col. Jas.... | Home Bank..... | General Manager..... | King St. West. |
| 1602 | Mason, J. Cooper..... | Home Bank..... | Manager..... | King St. West. |
| 253 | Mason, J. Herbert..... | The Canada Permanent Mortgage Corporation..... | 1st Vice-President & Chairman. | 14-20 Toronto St. |
| 1819 | Mason, P. L..... | P. L. Mason & Co..... | Commission Merchants..... | 50 Front St. East. |
| 1736 | Mason, T. H..... | Mason & Shaw..... | Insurance Brokers..... | 38 Wellington St. East. |
| 1517 | Mason, T. G..... | The Mason & Risch Piano Co., Ltd..... | Pianos & Musical Instruments . | 32 King St. West. |
| 320 | Massey, C. D..... | Massey-Harris Co., Ltd..... | Honorary President..... | King and Massey Sts. |
| 2371 | Massie, Robert F..... | Dominion Fire Insurance Co.. | President ..... | 44 Victoria St. |
| 1585 | Mathews, A. E..... | Mathews Grain Co..... | Grain Exporters..... | Board of Trade Bldg. |
| 31 | Mathews, J. T..... | ..... | Vessel Owner..... | 703-4 Board of Trade Bldg. |

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| 417 | Matthews, W. C..... | R. G. Dun & Co..... | General Merchants..... | 70 Bay St. |
| *30 | Matthews, W. D..... | W. D. Matthews & Co..... | Grain Merchants..... | 305-308 Board of Trade Bldg. |
| 1548 | Matthews, W. L..... | Canada Malting Co..... | Maltsters..... | Board of Trade Bldg. |
| 255 | May, Samuel..... | ..... | Billiard Table Manufacturer... | 102-104 Adelaide St. West. |
| 1960 | Maybee, E..... | Maybee, Wilson & Hall..... | Cattle Dealers..... | Western Cattle Market. |
| 153 | Medland, W. A..... | Medland & Jones..... | General Agent Scottish Union and National Fire Ins. Co.... | Mail Bldg. |
| 1556 | Meek, Chas. S..... | S. H. & M. Co., Ltd..... | Mfrs. of Silk Petticoats, Ladies' Belts and Neckwear..... | 144 Front St. West. |
| 504 | Melady, John..... | Melady & Co..... | Grain Merchants..... | 409-412 Board of Trade Bldg. |
| 1233 | Melady, J. T..... | ..... | Grain..... | 512 Board of Trade Bldg. |
| 2081 | Meldrum, G. H..... | Can.Tin Plate & Sheet Steel Co. | President..... | Montreal, Que. |
| 2082 | Meredith, Charles H... | The Stewart Co., Ltd..... | Manufacturers..... | Adelaide and Duncan Sts. |
| 1900 | Meredith, Thomas..... | Thos. Meredith & Co..... | Hardware..... | 156 King St. East. |
| 1827 | Merson, G. O..... | ..... | Chartered Accountant..... | 16 King St. West. |
| 2171 | Metcalfe, H. D..... | Henry D. Metcalfe & Co., Ltd | Grain Exporters..... | Box 519, Winnipeg. |
| 1564 | Meyers, J. S..... | The Meyers Milling Co..... | Millers..... | Listowel, Ont. |
| *263 | Michie, J. F..... | Michie & Co..... | Wine Merchants..... | 7 King St. West. |
| 1820 | Mickleborough, J. W... | Mickleborough, Muldrew & Co.. | Wholesale Woollens..... | Front St. West. |
| *277 | Miller, John B..... | Parry Sound Lumber Co..... | President..... | Traders Bank Bldg. |
| 1823 | Miller, N. R..... | Lister & Co., Ltd..... | Manufacturing Agents..... | 29-33 Melinda St. |
| *778 | Millichamp, R..... | ..... | ..... | McKinnon Bldg. |
| 1704 | Millichamp, R. W..... | ..... | Manufacturers Agent..... | 1766 Brunswick Ave. |
| 1963 | Millman, W. H..... | W. H. Millman & Sons..... | Wholesale Grocery Brokers.... | 27 Front St. East. |
| 1822 | Milne, W. G..... | Alex. Cavanagh..... | Grain..... | 505 Board of Trade Bldg. |
| 2084 | Milnes, J. H..... | The Milnes Coal Co., Ltd..... | Coal Dealers..... | 79 King St. East. |
| 1730 | Minton, Thos. S..... | Atlas Insurance Co..... | Insurance Agents..... | 14 Richmond St. East. |
| 2304 | Mitchell, Chas. H..... | ..... | Consulting Engineer..... | Traders Bank Bldg. |
| 1824 | Mitchell, Joseph L..... | ..... | Stock Broker..... | 21 Melinda St. |
| 1902 | Mitchell, T. A..... | Denton, Mitchell & Duncan.... | Wholesale Dry Goods..... | 79 Wellington St. West. |
| 1134 | Moffat, W..... | Imperial Bank of Canada..... | Inspector..... | Wellington St. East. |
| 1741 | Monkhouse, B. L..... | Munderlot & Co..... | Manufacturers Agents..... | McKinnon Bldg. |
| 1573 | Monypenny, J..... | Monypenny Bros. & Co..... | Wholesale Dry Goods..... | 70 Bay St. |
| 296 | Moore, Hugh..... | Crane & Baird..... | Accountants..... | 3rd Floor, Board of Trade Bldg. |
| *760 | Moore, S. J..... | The Carter, Crume Co., Ltd.... | Check Book Manufacturers.... | 445 King St. West. |
| 1825 | Moore, Thomas..... | Toronto & Belleville Rolling Mills Co..... | Metals..... | Belleville, Ont. |
| 2332 | Moore, Walter..... | The W. E. Sanford Mfg. Co.... | Manager..... | 58 Wellington St. West. |
| 1903 | Moore, W. T..... | Georgian Bay Milling & Power Co., Ltd..... | Grain and Flour..... | Meaford, Ont. |
| 925 | Morang, George N..... | Morang & Co., Ltd..... | Publishers..... | 90 Wellington St. West. |
| 988 | Moreland, A. J..... | The China & Japan Silk Co., Ltd..... | President..... | 66 Chesterfield Ave., Westmount, Montreal, P.Q. |
| 1282 | Morrice, Arthur A..... | D. Morrice, Sons & Co..... | Manufacturers Agents..... | 80 Bay St. |

| No. | Name. | Firm. | Business. | Location. |
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| 1129 | Morris, Massey | Canadian Bank of Commerce | Assistant Manager | King St. West. |
| 2230 | Morrison, Chas. E. | The James Morrison Brass Mfg. Co., Limited | Manufacturers | 93-97 Adelaide St. West. |
| *235 | Morrison, James. | | | |
| *817 | Morrison, J. L. | | Merchant | 117 Wellington St. West. |
| 1826 | Morrow, G. A. | Central Canada Loan & Savings Co. | Assistant Manager | 26 King St. East. |
| 1641 | Morson, W. R. | Morson, Jones & Co. | Manufacturers Agents | Empire Bldg. |
| 1297 | Mortimer, Thos. | | Manufacturers Agent | 11 Front St. East. |
| 1828 | Moyes, Jno. W. | | Consulting Engineer | Deer Park, P.O. |
| 1561 | Moysey, A. B. | J. C. McKeggie & Co. | Grain Merchants | Board of Trade Bldg. |
| 2086 | Muir, R. | Muir & Co. | Grain Merchants | Grain Exchange, Winnipeg. |
| 1520 | Muirhead, Andrew | | Paints, Oils and Varnishes | 82 Bay St. |
| *640 | Muldrew, John | Mickleborough, Muldrew & Co. | Importers of Dry Goods | 58 Front St. West. |
| 1273 | Muller, Geo. W. | G. W. Muller | Whol.& Retail Cigar Merchant | Traders Bank Bldg. |
| 2372 | Mulock, Cawthra | | | Dominion Bank Chambers. |
| 2241 | Mulqueen, P. J. | Spilling Bros. | Cigar Manufacturers | 163 Yonge St. |
| 1964 | Munro, Hugh | The Oliver Lumber Co. of Toronto, Ltd. | Wholesale Lumber | 65 Canada Life Bldg. |
| 1107 | Munroe, Edwin S. | Wilson, Munroe & Co. | Whol. Paper Dealers & Bookbinders' Supplies | 106-8 York St. |
| 1729 | Murphy, Joseph | New York Underwriters'Ag'cy. | Fire Insurance | 16 Wellington St. East. |
| 1654 | Murray, Major J. A. | W. A. Murray & Co. | Dry Goods | King St. East. |
| 2250 | Musson, George | Geo. Musson & Co. | Com. Merchants and Brokers | 50 Front St. East. |
| 1766 | McAnish, Daniel T. | D. T. McAnish & Co. | Publishers | 123 Bay St. |
| 2087 | McBean, Athol | Bruce McBean & Co. | Grain Brokers | Grain Exch'ge, Winnipeg, Man. |
| 1770 | McBean, A. A. O. | | Grain Merchant | Grain Exch'ge, Winnipeg, Man. |
| 1965 | McBean, Bruce | Bruce McBean & Co. | Grain Brokers | Grain Exch'ge, Winnipeg, Man. |
| 290 | McBean, Fred. J. | F. J. McBean & Co. | Grain Merchants | 505-506 Board of Trade Bldg. |
| 1554 | McBride, Isaac | | Grain | King, Ont. |
| 2219 | McCahill, Neil | | Miller and Grain Dealer | Forest, Ont. |
| 755 | McCallum, C. J. | | Commission Merchant | Grimsby, Ont. |
| 1966 | McCallum, Duncan J. | Seaforth Milling Co. | Millers and Grain Dealers | Seaforth, Ont. |
| 1533 | McCann, Wm. | The McCann Milling Co. | | Foot of Jarvis St. |
| 1710 | McCarter, J. B. | Empire Whitewear Co., Ltd. | Manufacturing | King and John Sts. |
| 1084 | McCausland, Robert | Robert McCausland, Ltd. | Memorial Stained Glass Windows, Art Glass for Dwellings and Public Buildings | 86 Wellington St. West. |
| 1606 | McCausland, W. M. | Continental Costume Co. | Manufacturers | 79-83 Wellington St. West. |
| 1774 | McClung, Jas. E. | McClung & Burns | Commission Merchants | 117 Wellington St. West. |
| 122 | McColl, J. B. | McColl Bros. & Co. | Oil Merchants | 474 Gerrard St. East. |
| 2369 | McComb, Wm. | Crown Coal Co. | Coal | 32 Adelaide St. E. |

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| 2168 | McConkey, Thos. G.... | North American Life..... | Insurance..... | 116 King St. West. |
| 626 | McCormack, R. L..... | Conger Coal Co., Ltd..... | Secretary..... | 6 King St. East. |
| 121 | McCuaig, J..... | ..... | Commission Merchant..... | Board of Trade Bldg. |
| 1242 | McCulloch, S..... | ..... | Grain Merchant..... | Dundalk, Ont. |
| 1830 | McCurrah, John..... | The Consolidated Cloak Co., Ltd..... | Manufacturers..... | 142-144 Front St. West. |
| 1756 | McCutcheon, Jas. K... | Home Life Ins. Co..... | Insurance Manager..... | Home Life Bldg. |
| 1150 | McDonald, C. S..... | McDonald & Wilson..... | Hardware Merchants..... | 187 Yonge St. |
| 1582 | McDonald, David..... | McDonald & Maybee..... | Live Stock Agents..... | Western Cattle Market. |
| 2346 | McEachern, John..... | Bank of British North America | Manager..... | West Toronto. |
| 150 | McFall, Arthur A..... | ..... | Miller and Grain Merchant.... | Bolton, Ont. |
| 1599 | McGaw, C. A..... | Lake Huron & Manitoba Milling Co., Ltd..... | Flour Milling..... | 27 Wellington St. East. |
| 2313 | McGaw, Oscar E..... | McGaw & Russell..... | Manufacturers Agents..... | Adelaide and Church Sts. |
| 1124 | McGee, Harry..... | The T. Eaton Co., Ltd..... | Dry Goods, etc..... | 190 Yonge St. |
| 2340 | McGill, Chas. G..... | Wm. McGill & Co..... | Coal..... | 1143 Yonge St. |
| 1510 | McGillivray, M. W..... | "The Montreal Star"..... | Publishing..... | 76 King St. West. |
| 1063 | McIndoe, R. S..... | ..... | Commission Merchants..... | 120 Church St. |
| 1234 | McIntosh, Reginald K. | P. McIntosh & Sons..... | Grain, Cereals & Oatmeal Mfrs. | 109-111 Cottingham St. |
| 314 | McIntosh, W. D..... | ..... | Flour Merchant..... | 56 Grenville St. |
| 1712 | McIntosh, W. D., Jr... | John Gordon & Son..... | ..... | 80 Bay St. |
| 2093 | McIntyre, William.... | J. McIntyre & Sons..... | Grain Merchants..... | Grand Valley, Ont. |
| 1122 | McKay, D. H..... | The Universal Knitting Co., Ltd..... | President & Managing Director. | 80-82 Wellington St. West. |
| 1724 | McKee, John A..... | Dodds Medicine Co..... | ..... | 72 Bay St. |
| 244 | McKeggie, J. C..... | ..... | Grain Merchant..... | Board of Trade Bldg. |
| 1831 | McKendry, J. N..... | McKendrys, Ltd..... | Retail Millinery..... | 226-228 Yonge St. |
| 2095 | McKinnon, D. L..... | ..... | ..... | Sudbury, Ont. |
| *560 | McKinnon, J. H..... | Northrop & Lyman Co..... | Wholesale Druggists..... | 86-88 Richmond St. West. |
| *562 | McKinnon, S. F..... | ..... | ..... | York and Wellington Sts. |
| 1676 | McLaren, J. A..... | McLaren & Dallas..... | Boots and Shoes..... | 30 Front St. West. |
| 2364 | McLaughlin, C. H..... | ..... | Maltster and Grain..... | 317 Chamber of Commerce, Buffalo, N.Y. |
| *649 | McLaughlin, M..... | ..... | ..... | 478 Huron St. |
| 2099 | McLean, Ernest L..... | Szeliski & McLean..... | Insurance Brokers..... | 22 Toronto St. |
| 2229 | McLean, Robt. T..... | R. G. McLean..... | Printers..... | 26 Lombard St. |
| 2312 | McLennan, J. R..... | ..... | Grain..... | Treherne, Man. |
| 2255 | McLeod, A. C..... | McLeod Milling Co..... | Millers..... | Stratford, Ont. |
| 2100 | McLeod, George..... | McLeod & Allen..... | Publishers..... | 42 Adelaide St. West. |
| 990 | McMahon, Frank..... | ..... | ..... | 52 Victoria St. |
| 895 | McMahon, John S..... | McMahon, Broadfield Co., Ltd.. | Wholesale Crockery, etc..... | 70 King St. West. |
| 1757 | McMaster, A. C..... | McDonnell, McMaster & Geary. | ..... | Traders Bank Bldg. |
| *838 | McMaster, J. Short.... | ..... | ..... | Sussex Court. |
| 2169 | McMichael, Isaac..... | G.N.W. Telegraph Co..... | General Manager..... | 17 Wellington St. East. |
| 1540 | McMichael, Peter..... | Dom. Radiator Co., Ltd..... | Radiator Manufacturers..... | 340 Dufferin St. |

| No. | Name. | Firm. | Business. | Location. |
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| 1829 | McMillan, H. T..... | Standard Bank..... | ..... | 16 Wellington St. West. |
| 1962 | McMillan, Thos..... | A. Ansley & Co..... | ..... | 52 Wellington St. West. |
| 456 | McMurrich, Geo..... | ..... | Insurance..... | 4 Leader Lane. |
| 434 | McNairn, Samuel..... | ..... | Grain and Commission..... | Scott and Colborne Sts. |
| *833 | McNaught, W. K..... | American Watch Case Co..... | President & Managing Director. | 511 King St. West. |
| 1133 | McQuay, Geo..... | ..... | Tanner..... | Owen Sound, Ont. |
| 1630 | McQuillan, Thos..... | Dominion Textile Co..... | ..... | 1 Wellington St. West. |
| 1967 | McTaggart, Wm..... | Gordon, Mackay & Co., Ltd.... | Wholesale Dry Goods..... | 48 Front St. West. |
| 2293 | McVittie, John..... | Parkes & McVittie..... | Agents Royal Ins. Co..... | 27-29 Wellington St. East. |
| 294 | Nairn, Alex..... | ..... | Contractor..... | 415 Jarvis St. |
| 2268 | Nasmith, H. C..... | The Nasmith Co..... | ..... | 66 Jarvis St. |
| *538 | Nasmith, J. D..... | | | Adelaide and Jarvis Sts. |
| 1748 | Neely, Chas. H..... | Ocean Acci. & Guarantee Corp., Ltd., London, England..... | Insurance..... | Traders Bank Bldg. |
| 238 | Nelles, R. L..... | G. T. R..... | Local Freight Agent..... | G.T.R. Offices, Simcoe St. |
| 2173 | Nerlich, Emil..... | Nerlich & Co..... | Wholesale Fancy Goods..... | 146-148 Front St. West. |
| 1536 | Nerlich, Henry..... | | | |
| 1968 | Nerlich, Hermann... | | | |
| 2285 | Newell, Edward..... | Dominion Envelope Co., Ltd... | Envelope Manufacturers..... | 48-52 Spadina Ave. |
| 1411 | Newsome, W. H..... | Newsome & Gilbert..... | Legal Stationers & Typewrit'rs. | 9 Jordan St. |
| 1905 | Nichol, William J..... | W. J. Nichol & Co..... | Trustees and Appraisers..... | Front and Scott Sts. |
| *56 | Nicholls, Frederic... | Can. General Elec. Co., Ltd.... | 2nd Vice-Pres. & Gen. Man.... | 14-16 King St. East. |
| 1305 | Nicholls, H. G..... | | | |
| 1294 | Nisbet, R. A..... | Nisbet & Auld..... | Woollens..... | 34 Wellington St. West. |
| 1354 | Noble, Alex. L..... | R. Noble..... | Grain and Flour..... | Norval, Ont. |
| 340 | Noble, R..... | | Miller..... | Norval, Ont. |
| 215 | Nordheimer, Albert... | The Nordheimer Piano and Music Co., Ltd..... | Piano Manufacturers..... | 15 King St. East. |
| 2102 | Norman, Thomas..... | ..... | Manufacturers Agent..... | 62 Yonge St. |
| *120 | Northcote, Reginald... | ..... | Hops and Brewers' Supplies... | 28 Wellington St. East. |
| 1515 | Northway, John..... | John Northway & Son, Ltd.... | Cloaks, Suits, etc..... | 91 Wellington St. West. |
| 438 | Nourse, C. E..... | C. E. Nourse & Co..... | Grain Merchants..... | 504½ Board of Trade Bldg. |
| 1472 | O'Brien, Daniel..... | O'Brien..... | Ladies' Tailor..... | 73 King St. West. |
| 1551 | O'Grady, G. de C..... | Crown Bank of Canada..... | General Manager..... | 34 King St. West. |
| 112 | O'Keefe, E..... | The O'Keefe Brewery Co. of Toronto, Ltd..... | Brewers and Malsters..... | 9-17 Gould St. |
| *51 | Oliver, Joseph..... | Oliver Lumber Co. of Toronto. | Wholesale Lumber..... | 65 Canada Life Bldg. |
| 2286 | Omand, Wm. C..... | ..... | Flour and Feed..... | 601 Board of Trade Bldg. |
| 2103 | Ormsby, A. B..... | A. B. Ormsby, Ltd..... | Manufacturers..... | 165 Queen St. East. |
| 1696 | Ormsby, Jno. Y..... | Burnett, Ormsby & Clapp..... | Insurance Brokers..... | 7 Melinda St. |

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| 2174 | Orr, Dr. J. O. | Canadian National Exhibition | Manager and Secretary | City Hall. |
| 633 | Osborne, James Kerr | Massey-Harris Co., Ltd. | Mfrs. of Agric. Implements | Cor. Massey and King Sts. |
| *559 | Osler, E. B., M.P. | Osler & Hammond | Brokers | Jordan and Melinda Sts. |
| 2104 | Osler, F. Gordon | Osler & Hammond | Stock Brokers | Jordan St. |
| 1834 | Overend, M. A. | Dominion Line S.S. | Western Freight Agent | 28 Wellington St. East. |
| 1569 | Owen, L. C. | Bank of Ottawa | Manager | King Edward Hotel Bldg. |
| 896 | Palmer, John J. | TorontoType Foundry Co.,Ltd. | Printers' Machinery | 70 York St. |
| 1762 | Parke, Wm. | Robt. Henderson & Co. | Manufacturers | 28 Wellington St. West. |
| 2240 | Parker, A. D. | F. J. Smith & Co. | Real Estate | 61 Victoria St. |
| 201 | Parker, R. | Parker's Dye Works | Dyeing and Finishers | 787 Yonge St. |
| 2108 | Parrish, W. L. | Parrish & Lindsay | Grain Dealers | Winnipeg, Man. |
| 2109 | Parsons, W. G. | C. Parsons & Sons, Ltd. | Leather Merchants | 79 Front St. East. |
| 1065 | Paterson, J. H. | Toronto Hardware Mfg. Co. | Plumbers' Supplies | 402 Dufferin St. |
| 1836 | Paterson, Noble L. | The Paterson Mfg. Co., Ltd. | Manufacturers | 361 King St. East. |
| 1593 | Patterson, A. B. | Merchants Bank of Canada | Manager | Toronto. |
| *721 | Patterson, R. L. | Miller & Richard | Type Founders | 7 Jordan St. |
| 1837 | Paton, John | Toronto General Trusts Corporation | Real Estate Department | 57 Yonge St. |
| 1906 | Patrick, W. G. | W. G. Patrick Co. | Importers | 29 Melinda St. |
| 1258 | Peacey, A. G. | Minerva Mfg. Co. | Manufacturers Whitewear | Bathurst and College Sts. |
| 1838 | Peacock, Edward | Dominion Securities Corporation | Manager | 26 King St. East. |
| 1235 | Pearce, A. V. | Cole & Pearce | Grain | 412-13 Board of Trade Bldg. |
| 1839 | Pearce, Chas. T. | The News Publishing Co. | Business Manager | Yonge St. |
| *753 | Pearson, Chas. | Pearson Bros. | Real Estate | 17 Adelaide St. East. |
| 2175 | Pearson, John | Employers' Liability Co. | | Temple Building. |
| 2 | Pearson, W. H. | Consumers Gas Co. | General Manager and Sec'y. | 19 Toronto St. |
| 1840 | Pearson, W. H., Jr. | | Gas Engineer | |
| *90 | Pellatt, Sir Henry M. | Pellatt & Pellatt | Brokers | Traders Bank Building. |
| *726 | Pender, D. A. | | Accountant | Merchants Bank Bldg., Winnipeg, Man. |
| 1842 | Pentecost, R. W. | W. R. Brock & Co., Ltd. | Wholesale Dry Goods | Bay and Wellington Sts. |
| 1442 | Pepall, Geo. | National Desp. Co., G.E. Line | Canadian Freight Agent | 309 Union Station. |
| 1732 | Pepall, Wm. E. | Canadian Underskirt Co. | | 42 Adelaide St. West. |
| 1338 | Pepler, Arthur | Dominion Bank | Assistant Manager | King and Yonge Sts. |
| 806 | Perine, E. G. | M. B. Perine & Co. | Mfrs. of Twine and Cordage | Doon, Ont. |
| 2176 | Perkins, Erickson | Spader & Perkins | Brokers and Bankers | Rochester, N.Y. |
| 1970 | Perry, Geo. D. | Imperial Carpet Co. | | 60 Front St. West. |
| 1625 | Peters, J. Henry | J. Henry Peters Co. | General Textile Smallwares | Mincing Lane. |
| 1177 | Petrie, H. W. | | Machinery, New and Second-hand | 141-145 Front St. West. |
| 1843 | Peuchen, A. G. | Standard Chemical Co. | President | Manning Chambers. |
| 2110 | Pfeffer, John | Pfeffer Bros. | Mfrs. Flour and Feed | Milverton, Ont. |

| No. | Name. | Firm. | Business. | Location. |
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| 2327 | Phillips, Albert J..... | Electrical Machinery Co..... | ..... | 115 Simcoe St. |
| *318 | Phillips, F. J..... | Cobban Mfg. Co., Ltd..... | Mfrs. Mouldings, Mirror Plates, etc..... | Corner Lake and Lorne Sts. |
| 1425 | Phillips, Wm..... | Can. Northern Railway Co..... | General Eastern Agent..... | C. N. R. Chambers. |
| 2177 | Phin, John A..... | American Chicle Co..... | Mfrs. Chewing Gum..... | Logan Ave. |
| 1971 | Pike, W. S. C..... | John L. Leckie, Ltd..... | ..... | 76 Wellington St. West. |
| 779 | Piper, E. S..... | N. L. Piper Ry. Supply Co..... | Mfrs. Railway Supplies..... | 314 Front St. West. |
| 899 | Playfair, James..... | ..... | Lumber Merchant..... | Midland, Ont. |
| 1360 | Plewes, D..... | ..... | Flour and Grain Merchant.... | 406 Board of Trade Bldg. |
| 2307 | Plewes, I. W. W..... | ..... | Builder..... | 25 McMaster Ave. |
| 1524 | Plummer, Frank..... | Can. Lake & Ocean Navigation Co..... | Secretary-Treasurer..... | 32 Adelaide St. East. |
| 882 | Plummer, J. H..... | Dom. Iron and Steel Co..... | President..... | Sydney, N.S. |
| 1271 | Poole, Arthur..... | Carswell Co., Ltd..... | Law Booksellers..... | 1302 King St. West. |
| 1469 | Poole, J. A. C..... | The China and Japan Silk Co., Ltd..... | Director..... | 72 Chesterfield Ave., Westmount, Montreal, P.Q. |
| 958 | Porter, John S..... | The Wm. Davies Co., Ltd..... | Pork Packers..... | 24 Queen St. West. |
| 1496 | Porter, F. R..... | Grand Trunk Railway..... | Asst. Foreign Freight Agent... | Union Station. |
| 1976 | Potter, Chas. E..... | City Dairy Co., Ltd..... | Manager..... | Spadina Crescent. |
| 1907 | Powers, Bruce W..... | ..... | Grain, Seeds and Coal..... | Trenton, Ont. |
| 1845 | Powis, Crawford W.... | Anderson, Powis & Co..... | Grocery Brokers..... | 15 Wellington St. East. |
| 2049 | Preen, G. Percy..... | Brinton Carpet Co..... | Carpet Manufacturers..... | Peterboro, Ont. |
| 1972 | Price, R. N..... | Jno. Campbell Co., Ltd..... | Millers..... | St. Thomas, Ont. |
| 1973 | Price, Thomas..... | S. Price & Son, Ltd..... | President Dairy Co..... | 212 King St. East. |
| 1974 | Prisley, Arthur F..... | J. B. Harris & Co..... | Manufacturers of Glue..... | Danforth, Ave. |
| *480 | Pugsley, John..... | Pugsley, Dingman & Co..... | Soap Manufacturers..... | Confederation Life Bldg. |
| 2111 | Purkis, Chas. J..... | Caulfeild, Burns & Gibson..... | Whol. Men's Furnishings..... | 18 Wellington St. West. |
| 433 | Quintal, Jos..... | Quintal & Lynch..... | Hay, Feed & Grain Merchants.. | 29 McGill St., Montreal, P.Q. |
| 1978 | Radcliff, W. E..... | Henry Disston & Sons, Ltd.... | Saw Manufacturers..... | 110-112 Adelaide St. East. |
| 1687 | Ralston, Albert J..... | National Life Assurance Co. of Canada..... | Managing Director..... | Toronto and Adelaide Sts. |
| 2237 | Ratz, A. E..... | Tavistock Milling Co..... | Flour Millers..... | Tavistock, Ont. |
| 1908 | Rea, A. E..... | A. E. Rea & Co..... | Manufacturers..... | 97 Spadina Ave. |
| 1909 | Reaves, Campbell..... | The John Inglis Co., Ltd..... | Manufacturers..... | 14 Strachan Ave. |
| 1590 | Reed, J. Carl..... | Reed, Shaw & McNaught..... | Insurance..... | 61 Yonge St. |
| 1255 | Reid, Alexander T..... | A. T. Reid Co., Limited..... | ..... | 266-274 King St. West. |
| 2231 | Reid, Chas..... | S. F. McKinnon & Co., Ltd.... | Wholesale Millinery..... | York and Wellington Sts. |
| *1846 | Reid, George B..... | Ontario Paper Box Mfg. Co.... | Paper Box Manufacturers..... | 118 Sherbourne St. |
| 302 | Reid, George P..... | United Empire Bank of Canada | General Manager..... | Board of Trade Bldg. |

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| 1847 | Reid, John Young | The Robinson Co., Ltd. | Secretary-Treasurer & Director. | Winnipeg, Man. |
| 1053 | Reinhardt, Lothar | Reinhardt & Co. | Brewers | 2-22 Mark St. |
| 1850 | Renfrew, Allan E. | Holt, Renfrew | Hatters and Furriers | 5 King St. East. |
| 1849 | Rennie, Thomas | Wm. Rennie Co., Ltd. | Seed Merchants | 136 Adelaide St. East. |
| 1979 | Rice, H. L. | G. Carter, Sons & Co. | Millers | St. Mary's, Ont. |
| 1417 | Rice, O. F. | Imperial Bank of Canada | Manager | 28 Wellington St. East. |
| 2256 | Rice, R. B. | Rice, Kidney & Co. | | 16 Victoria St. |
| 1851 | Richards, John E. | | General Merchant | Dundalk, Ont. |
| 1147 | Richardson, H. A. | Bank of Nova Scotia | Manager | 46 King St. West. |
| 1980 | Richardson, H. W. | James Richardson & Sons | Grain | Kingston, Ont. |
| 1981 | Richardson, Jas. A. | | | Board of Trade Bldg. |
| 1852 | Richardson, T. D. | | Fire Insurance | 16 Wellington St. East. |
| 1108 | Riddell, Matthew | Hart & Riddell | Manufacturing Stationers | 40 Wellington St. East. |
| 1755 | Ridley, J. S. M. | John Underwood & Co. | Manager | 90 Richmond St. East. |
| 1449 | Ridout, D. K. | Ridout & Strickland | General Insurance Agents | 59 Victoria St. |
| 1740 | Ridout, George | George Ridout & Co. | Commission Merchant | 77 York St. |
| 2180 | Riky, R. A. | E. Berwick & Co. | Grain | Shelburne, Ont. |
| 1326 | Ritchie, Fred. A. | Ritchie & Ramsay | Card & Paper Manufacturers | 84 Wellington St. West. |
| 1493 | Roach, J. M. | | Flour, Feed, Seed, Grain, Flax Milling | Arthur, Ont. |
| 1074 | Robb, Geo. C. | Boiler Inspection & Ins. Co. | Boiler Inspection and Consulting Engineer | Room 50, Canada Life Bldg. |
| 332 | Robertson, J. Ross | | Proprietor "Evening Telegram" | Bay and Melinda Sts. |
| 2278 | Robertson, Percy L. | Burnett, Ormsby & Clapp | Insurance | 7 Melinda St. |
| 746 | Robertson, T. | Robertson Bros. | Mfrs. of Confectionery | 103-113 Queen St. East. |
| 1269 | Robertson, Wm. | | | |
| 1596 | Robins, F. B. | | Real Estate | 23 Adelaide St. East. |
| 2366 | Roblin, D. O. | | Importer | 38 Front St. East. |
| 1009 | Rochereau, Chas. de la Sabliere | Gendron Mfg. Co. | Manager | 137 Duchess St. |
| 1066 | Rodger, Alex. F. | The Irving Umbrella Co., Ltd. | Umbrella Manufacturers | 79-83 Wellington St. West. |
| 1665 | Roessel, M. L. | Louis Roessel & Co. | Silks | 58-60 Wellington St. West. |
| 2115 | Roether, Samuel | Prime & Rankin, Ltd. | Wholesale Dry Goods | 74 York St. |
| 1637 | Roger, F. P. | | Manufacturers Agent | Empire Building. |
| 1727 | Rogers, Alfred | Elias Rogers & Co., Ltd. | Coal and Wood | 3 King St. East. |
| 473 | Rogers, Albert S. | The Queen City Oil Co., Ltd. | Oil Merchants | King and Yonge Sts. |
| *526 | Rogers, Elias | The Elias Rogers Co., Ltd. | Coal Merchants | 3 King St. East. |
| 1738 | Rogers, John | | | |
| 2344 | Rogers, Joseph | Rogers Electric Co. | | 134 King St. West. |
| 2292 | Rogers, Joseph P. | Queen City Oil Co. | | King and Yonge Sts. |
| 1385 | Rolph, F. A. | Rolph & Clark, Ltd. | Engravers and Lithographers | Simcoe and Pearl Sts. |
| 485 | Roper, Fred. | Dominion Telegraph Co. | Sec.-Treas. (Pub. Accountant) | 58 Front St. West. |
| 1763 | Rose, Geo. M. | The Hunter, Rose Co., Ltd. | Printers and Bookbinders | Temple Bldg. |
| 1853 | Ross, Fred. H. | Fred. H. Ross & Co. | Insurance Brokers | 39 Adelaide St. East. |

| No. | Name. | Firm. | Business. | Location. |
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| 2319 | Ross, Lancelot C..... | Butterick Pub. Co., Ltd..... | Manager..... | 33 Richmond St. West. |
| 815 | Ross, W..... | A. Ross & Sons..... | General Merchants and Grain Dealers..... | Port Perry, Ont. |
| 1521 | Ross, W. D..... | The Metropolitan Bank..... | General Manager..... | Toronto. |
| 2331 | Rous, Carl. W..... | The Office Specialty Mfg. Co.... | Secretary..... | 97-105 Wellington St. West. |
| 2117 | Roxburgh, John E..... | Roxburgh & Son..... | Grain Merchants..... | Norwood, Ont. |
| 1855 | Rubery, T. W..... | Pollock Bros. & Co., Importers. | Representative..... | 28 Wellington St. West. |
| 1526 | Rubins, W. F..... | Rubins Bros..... | Grain Com. and Brokers..... | 305 Produce Exch., New York. |
| 1650 | Rundle, W. E..... | National Trust Co..... | Secretary..... | 22 King St. East. |
| 1598 | Russell, F. H..... | Railway Passenger Assc. Co.... | Manager..... | 8 King St. West. |
| 558 | Rutter, A. F..... | Warwick Bros. & Rutter, Ltd.. | Wholesale Stationers, Printers and Bookbinders..... | King St. and Spadina Ave. |
| 1574 | Ryan, M. P..... | The Wm. Ryan Co., Ltd..... | Pork Packers and Whol. Provisions..... | 70-72 Front St. East. |
| 1335 | Ryckman, E. B..... | Dunlop Tire Co., Ltd..... | ..... | Canada Life Bldg. |
| 1110 | Ryrie, Harry..... | Ryrie Bros..... | Jewellers and Diamond Merchants..... | 134-138 Yonge St. |
| 1111 | Ryrie, James..... | | | |
| 2252 | Ryrie, W. P..... | Ryrie Paper Co..... | Paper Merchants..... | 28 Wellington St. West. |
| 1138 | Samuel, S..... | M. & L. Samuel, Benjamin & Co..... | Metal Merchants..... | 54 Front St. West. |
| 1983 | Sanderson, R. R..... | Sandersons, Ltd..... | Fancy Dry Goods and Mfrs.... | 68 Wellington St. West. |
| 1718 | Saunders, Julius..... | H. & A. Saunders..... | Manufacturing Jewellers..... | King and John Sts. |
| 1588 | Scarlett, R. A..... | ..... | Grain Merchant..... | 510 Board of Trade Bldg. |
| 205 | Scheuer, E..... | ..... | Wholesale Jeweller..... | 90 Yonge St. |
| 2283 | Schmidt, W. H..... | A. E. Schmidt & Co..... | Grain Merchants..... | Board of Trade, Montreal, P.Q. |
| 1595 | Scholfield, G. P..... | Standard Bank..... | Gen. Manager..... | Wellington and Jordan Sts. |
| 1856 | Score, R. J..... | R. Score & Son..... | Merchant Tailors..... | 77 King St. West. |
| 289 | Scott, A. A..... | ..... | Mfrs. of Hardwood Lumber & Slack Cooperage Stock..... | McGregor, Ont. |
| 2275 | Scott, James..... | Anglo-American Direct Tea Trading Co., Ltd..... | Tea Merchant..... | 27 Wellington St. East. |
| 1170 | Scott, Jas. C..... | The J. C. Scott Co., Ltd..... | Lumber Dealers & Contracting. | 106 River St. |
| 1298 | Scott, Robt. F..... | ..... | Manufacturers Agent..... | 29-33 Melinda St. |
| 758 | Seagram, J. E., M.P... | ..... | Miller and Distiller..... | Waterloo, Ont. |
| 1984 | Segsworth, R. F..... | ..... | Barrister-at-Law..... | 103 Bay St. |
| 1985 | Seitz, J. J..... | United Typewriter Co., Ltd.... | General Manager..... | 7 and 9 Adelaide St. East. |
| 491 | Shantz, D. B..... | Jacob Shantz & Son Co., Ltd.. | Button Manufacturers..... | Berlin, Ont. |
| 1857 | Sharp, S. J..... | C.P.R. S.S. Line..... | Agent..... | 71 Yonge St. |
| 1986 | Shaw, Geo. E..... | The Telfer Mfg. Co..... | ..... | Duncan and Pearl Sts. |
| 1731 | Shaw, John A..... | Mason & Shaw..... | Insurance Brokers..... | 38 Wellington St. East. |
| 1008 | Shaw, J. R..... | Canada Furniture Mfrs., Ltd... | Secy. and Managing Director.. | 136-138 King St. East. |

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| 876 | Shaw, Hedley | Hedley Shaw Milling Co., Ltd. | Millers | 208 Board of Trade Bldg. |
| 1694 | Shaw, Herbert A. | Shaw & Begg | Insurance Agents | 9 Toronto St. |
| 1858 | Sheather, L. J. | J. B. MacLean Publishing Co. | Advertising | 579 Dorchester St. West, Montreal, P.Q. |
| 2118 | Sheppard, S. T. | Aikenhead Hardware Co. | Secretary-Treasurer | 19-21 Temperance St. |
| 1479 | Sheppard, W. J. | The Georgian Bay Lumber Co. | Lumber | Waubaushene, Ont. |
| 2119 | Sherlock, James | Monarch Brass Mfg. Co. | | Port Colborne, Ont. |
| 763 | Shirk, Peter | Shirk & Snider | Millers | Bridgeport, Ont. |
| 2258 | Shurly, Ray F. | Shurly & Derrett | Manufacturers | 1078 Bloor St. West. |
| 2120 | Simpson, Frank | | Contractor | 2 Toronto St. |
| 307 | Sims, P. H. | British America Ass. Co. | | 18 Front St. East. |
| 2121 | Sinclair, D. J. | | Wholesale Merchant | 69 Bay St. |
| 993 | Sinclair, John | The Barrie Tanning Co. | Tanners | Barrie, Ont. |
| 1717 | Sinclair, John | | Grain | Dundalk, Ont. |
| 1089 | Sinclair, James M. | Eureka Mineral Wool and Asbestos Co. | Mineral Wool and Asbestos | 118 Adelaide St. West. |
| 1714 | Sinclair, N. C. | Campbell Milling Co. | | St. Thomas, Ont. |
| 1701 | Sloan, F. M. | John Sloan & Co. | Wholesale Grocers | Church and Front Sts. |
| *336 | Sloan, John | | | |
| 2311 | Sloan, Henry | | Grain | Board of Trade Bldg. |
| 1859 | Small, Sidney | | Real Estate | 20 Adelaide St. East. |
| 261 | Smallpiece, Wm. R. | The W. R. Brock Co., Ltd. | Wholesale Dry Goods and Woollens | Bay and Wellington Sts. |
| 2122 | Smart, D. Worts | Taylor & Smart, Ltd. | Millinery | 22 Wellington St. West. |
| 1860 | Smith, Alfred W. | | Insurance Agent | 9 Toronto St. |
| 1861 | Smith, Ebenezer | W. D. Matthews & Co. | Grain Buyer | Woodbridge, Ont. |
| 2300 | Smith, F J. | Chas. Smith | Miller | Campbellford, Ont. |
| 1862 | Smith, F. J. | F. J. Smith & Co. | Estate and Financial Agents | 61 Victoria St. |
| 2123 | Smith, Geo. R. | | Grain Merchant | Dunnville, Ont. |
| 766 | Smith, Prof. Goldwin | | | The Grange. |
| 2124 | Smith, H. W. | The Smith-Runciman Co. | Wholesale Millinery Importers | 100 Wellington St. West. |
| 185 | Smith, Jesse C. | | Grain Buyer | West Toronto. |
| 35 | Smith, Jos. | | Grain Dealer | Box 317, West Toronto. |
| 1988 | Smith, J. C. | | Grain | Port Huron, Mich.<br>Sarnia, Ont. |
| 333 | Smith, Robt. A | Osler & Hammond | Stock Brokers | Jordan and Melinda Sts. |
| 2125 | Smith, R. Home | National Trust Co., Ltd. | Estate Manager | 20 King St. East. |
| 1989 | Smith, W. S. | The Automobile & Supply Co., Ltd. | Manager | Temperance St. |
| 1347 | Smith, Chas. C. | Quebec Bank | Manager | King and Toronto Sts. |
| 1452 | Smith, H. T. | The David Smith Engraving & Lithographing Co. | Lithographers and Engravers | 56-60 Church St. |
| 1628 | Smith, J. Sproule | | Manufacturers Agent | Manchester Bldg. |
| 1591 | Smith, R. S. | The Smith-Runciman Co. | Wholesale Millinery | 100 Wellington St. West. |
| 1568 | Smith, Thos. H. | T. H. Smith & Co. | Wholesale Produce | 70 Colborne St. |

| No. | Name. | Firm. | Business. | Location. |
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| 1327 | Smyth, H. L. | | Manufacturers Agent | 29 Melinda St. |
| 2280 | Smyth, W. R. | | Barrister | 70 Victoria St. |
| 1579 | Snell, E. | | Cattle Dealer | West Toronto. |
| 844 | Snider, E. W. B. | | Miller | St. Jacobs, Ont. |
| 759 | Snider, W. | | Miller and Grain Dealer | Waterloo, Ont. |
| 2329 | Somers, Geo. A. | Library Bureau of Canada | Manager | 77 Bay St. |
| 1560 | Somers, G. T. | G. T. Somers & Co. | Grain | 505 Board of Trade Bldg. |
| 2272 | Somerville, Fred. | Somerville, Ltd. | Plumbers and Steam Fitters Supplies | 59 Richmond St. East. |
| 1863 | Sommerville, Geo. | | Wharfinger | Wharf. |
| 2126 | Southam, Richard. | Mail Job Printing Co. | Printers | 75 York St. |
| 1711 | Sowdon, A. R. F. | D. Morrice, Sons & Co. | Manufacturers Agents | 80 Bay St. |
| 1761 | Spalding, A. L. | Queen City Vinegar Co. | Manager | 81 Front St. East. |
| 2127 | Spence, F. R. | Burton, Spence & Co. | Wholesale Dry Goods | 44 York St. |
| 843 | Spence, Geo. | W. J. Gage Co., Ltd. | Wholesale Stationers | 84 Spadina Ave. |
| 316 | Spence, R. W. | Burton, Spence & Co. | Vice-President | 44 York St. |
| 1990 | Spink, D. M. | J. L. Spink, Ltd. | Flour and Grain | Stair Bldg., Bay St. |
| 134 | Spink, J. L. | | | Stair Bldg. |
| 2128 | Spink, Samuel | | Grain Merchant | Grain Exch'ge, Winnipeg, Man. |
| 2320 | Stanley, F. J. | Smiley, Stanley & McCausland. | Broker | 6 King St. West. |
| 1492 | Stanley, W. E. | Dom. Bag Co., and Consumers Cordage Co., Montreal | Traveller | Lucan, Ont. |
| 2251 | Stanway, Geo. | Geo. Stanway & Co. | Grocers' Brokers | 46 Front St. East. |
| 2182 | Stark, Alex. | Stark Bros. & Co. | Grain | Board of Trade Bldg. |
| *67 | Stark, John. | John Stark & Co. | Stock Brokers | 26 Toronto St. |
| 503 | Stark, W. M. | Stark Bros. & Co. | Grain, Flour and Feed | 202-203 Board of Trade Bldg. |
| 181 | Staunton, Thos. A. | Stauntons, Ltd. | Wall Paper Manufacturers | 944 Yonge St. |
| 2183 | Steed, Wm. | Brampton Milling Co. | Millers | Brampton, Ont. |
| 2281 | Steedman, J. P. | Gurney Scale Co. | | Hamilton, Ont. |
| 1864 | Steele, R. Clarke | C. A. Wilson & Co. | Coal | Mail Building. |
| 72 | Steele, R. C. | The Steele, Briggs Seed Co. | Treasurer | 105-107 Front St. East. |
| 1865 | Steele, W. D. | | Secretary | |
| 2198 | Stevens, N. H. | Canada Flour Mills | Millers | Chatham, Ont. |
| 2232 | Stewart, A. M. S. | A. M. S. Stewart & Co. | Brokers | 56 Victoria St. |
| 694 | Stewart, Wm. B. | | Manufacturers Agent | 11 Front St. East. |
| 1868 | Stiver, Chas. H. | | Grain Merchant | Unionville, Ont. |
| 1867 | Stiver, Frank L. | | Grain Merchant | Stouffville, Ont. |
| 547 | Stone, Wm. | Toronto Lithographing Co. | Lithographers | 461 King St. West. |
| 2260 | Stone, F. W. | | | |
| 994 | Stout, Walter S. | Dominion Express Co. | Pres. and General Manager | 506 Union Station. |
| 2339 | Stovel, Albert E. | The Elias Rogers Co. | Secretary | 3 King St. East. |
| 1869 | Strachan, James | Strachan Bros. | Hat Manufacturers | 130 Wellington St. West. |

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| 1159 | Stratton, Hon. J. R... | Examiner Printing Co..... | Publishers, etc..... | Peterboro, Ont. |
| 1341 | Stringer, Wm. B..... | H. B. Stringer & Co..... | Fruit Brokers..... | 32 Church St. |
| 2131 | Stronach, George..... | Stronach & Sons..... | Wholesale Fruits..... | 29 Church St. |
| 2132 | Stroud, Henry..... | Paris Wincey Mills Co..... | Wincey Mills..... | Paris, Ont. |
| 2133 | Stuart, S. R..... | Stuart Bros..... | Flour Millers..... | Mitchell, Ont. |
| 1671 | Suckling, W. J..... | Suckling & Co..... | Trade Auctioneers..... | 66-68 Wellington St. West. |
| 1747 | Sutherland, H..... | Equity Fire Ass. Co. of Canada. | Manager..... | 232 Dunn Ave. |
| 1870 | Sweeney, F. R..... | Reliance Knitting Co..... | Manufacturers..... | King and Bathurst Sts. |
| 1715 | Szeliski, Paul von..... | Szeliski & McLean..... | Insurance Brokers..... | 22 Toronto St. |
| 1992 | Tanner, John..... | Ideal Women's Wear Co..... | Manufacturers..... | 666 King St. West. |
| 2185 | Taylor, C. R..... | ..... | Grain Merchant..... | Board of Trade, Montreal, P.Q. |
| 1871 | Taylor, Edmund..... | Gowans, Kent & Co., Limited.. | Manager..... | 14-16 Front St. East. |
| 2296 | Taylor, Gordon..... | ..... | Stock Broker..... | 18 King St. West. |
| 2135 | Taylor, R..... | Taylor & Smart..... | Millinery..... | 22 Wellington St. West. |
| 1549 | Taylor, W. H..... | T. H. Taylor & Co..... | Flour Manufacturers..... | Chatham, Ont. |
| 1872 | Taylor, Wm. J..... | The T. H. Taylor Co., Ltd..... | Manufacturers..... | Chatham, Ont. |
| 2136 | Thompson, Boyce..... | Boyce Thompson & Co..... | Commission Agents..... | Bank of B.N.A. Bldg. |
| 1068 | Thompson, Fred. C.... | Rep. Ulster Steamship Co.,Ltd. | "Head Line" of Steamers to Ireland..... | Board of Trade Bldg. |
| 1873 | Thompson, Henry L... | The Copp, Clark Co., Ltd..... | Publishers..... | 64 Front St. West. |
| 818 | Thomson, D. E., K.C.. | Thomson, Tilley & Johnston... | Barristers, Solicitors, etc..... | Toronto General Trusts Bldg. |
| 1597 | Thomson, W. W..... | Walter Thomson & Son, Ltd... | Millers and Grain Merchants... | London, Ont. |
| 964 | Thorn, John O..... | The Metallic Roofing Co. of Canada, Ltd..... | General Manager..... | King and Dufferin Sts. |
| 1993 | Thorne, A. M..... | A. M. Thorne & Co..... | Twines, Paper, etc..... | 77 Front St. East. |
| 1994 | Thorp, Geo. J..... | The Thorp Co..... | Grain and Seeds..... | Guelph, Ont. |
| 2284 | Thurston, W. G..... | ..... | Barrister..... | 23 Toronto St. |
| 1742 | Tilley, Chas..... | ..... | Leather and Findings..... | 122 Bay St. |
| 1995 | Tillson, E. V..... | Tillson Co..... | Millers..... | Tillsonburg, Ont. |
| 2137 | Tilt, Capel..... | Jas. Carruthers & Co..... | Grain Merchants..... | Grain Exch'ge, Winnipeg, Man. |
| 2316 | Timmins, Henry..... | ..... | Mining..... | Haileybury, Ont. |
| 1997 | Todd, Edwin N..... | C. P. Ry..... | Asst. Export & Import Agent.. | Union Station. |
| 2342 | Todd, Martin N..... | Thos. Todd & Son, Limited... | Grain..... | Galt, Ont. |
| 1539 | Tomlin, H. C..... | ..... | Bread Manufacturer..... | 426 Bathurst St. |
| 1874 | Torrance, G. W..... | Dominion Line S.S..... | Freight Agent..... | 28 Wellington St. East. |
| 1998 | Travers, Wm. R..... | Farmers Bank of Canada..... | General Manager..... | Adelaide and Bay Sts. |
| 1875 | Trent, Ernest W..... | Grenadier Ice and Coal Co..... | Coal and Ice Merchants..... | 49 Wellington St. East. |
| 2254 | Trimble, John H..... | W. H. Lailey & Co., Ltd..... | Manufacturers..... | 18 Front St. East. |
| 1633 | Turnbull, John..... | ..... | Bread Manufacturer..... | Cor. Woolsley and Ryerson Sts. |
| 2138 | Turner, Dwight J..... | Turner Lumber Co..... | Lumbermen..... | 52 Bay St. |
| 1254 | Turner, F. A..... | Turner & Hamilton..... | Manufacturers Agent..... | 84 Wellington St. West. |
| 1876 | Tyrrell, William..... | Wm. Tyrrell & Co..... | Booksellers..... | 7 and 9 King St. East. |
| 1349 | Ubukata, Shigesaburo. | K. Ishikawa & Co..... | Importers of Silk..... | 24 Wellington St. West. |

| No. | Name. | Firm. | Business. | Location. |
|---|---|---|---|---|
| 1534 | Ussher, J. F. H..... | Ussher, Playfair & Martens.... | Brokers..... | 1 Toronto St. |
| 1784 | Van Bever, L. C..... | The Van Bever Packing and Provision Co., Ltd..... | Pork Packers..... | Cor. Keele and St. Clair Sts., West Toronto. |
| *695 | Van Norman, C. C..... | ..... | ..... | 282 Carlton St. |
| 2236 | Van Vleet, P. G..... | Vehicle Publishers, Ltd..... | Publishers..... | 1 Wellington St. West. |
| 1999 | Vigeon, Harry..... | Vigeon & Co..... | Public Accountants..... | Imperial Bank Bldgs. |
| 2140 | Vokes, Miles..... | The Vokes Hardware Co., Ltd.. | Whol. and Retail Hardware... | 111 Yonge St. |
| 2321 | Waddington, Herbert.. | Waddington & Grundy ..... | Real Estate..... | 82-88 King St. East. |
| 1359 | Wade, Osler..... | ..... | Assignee and Accountant..... | 67½ Bay St. |
| 784 | Wadsworth, Wm. R... | Bank of Toronto..... | Manager..... | 60 Wellington St. East. |
| 1392 | Waldie, F. N..... | Victoria Harbor Lumber Co.... | Lumber..... | 32 Church St. |
| 2000 | Walker, A. H..... | Sterling Bank of Canada..... | Bankers..... | 50 Yonge St. |
| 477 | Walker, B. E..... | Canadian Bank of Commerce.. | General Manager..... | King and Jordan Sts. |
| *921 | Walker, F. H ..... | Hiram Walker & Sons, Ltd.... | Distillers..... | Walkerville, Ont. |
| 2187 | Walker, Wm. Stuart.. | John P. Black & Co., Ltd..... | Manufacturing Agents..... | 311 Palmerston Boulevard. |
| 2361 | Walker, W. T..... | The Goldie, McCulloch Co., Ltd | Traveller..... | 29 Howland Ave. |
| 2189 | Waller, Jos. M..... | McLaren & Dallas..... | Accountant..... | 30 Front St. West. |
| *521 | Walmsley, Thos..... | Scott & Walmsley..... | Underwriters..... | 32 Church St. |
| 2350 | Walsh, Jas..... | ..... | Real Estate..... | 37 Adelaide St. East. |
| 2001 | Walsh, Jas. W. B..... | Dominion Bank..... | Manager..... | Yonge and Cottingham Sts. |
| 1416 | Walsh, Wm..... | Dom. Express Co..... | General Agent..... | Union Station. |
| 1629 | Walton, W. R..... | Canadian Silk Co., Limited.... | President..... | 300 Adelaide St. West |
| 2365 | Wanless, Jr., John.... | John Wanless & Co..... | Jeweller..... | 168 Yonge St. |
| 1769 | Wardlaw, Thos. D..... | Geigy Analine & Extract Co.... | ..... | 62 Front St. West. |
| *852 | Warren, H. D..... | The Gutta Percha & Rubber Mfg. Co., of Toronto, Ltd... | President and Treasurer..... | 47 Yonge St. |
| 654 | Warren, C. D..... | ..... | ..... | Traders Bank Chambers. |
| 2002 | Warren, James J..... | Trusts and Guarantee Co..... | Manager..... | 45 King St. West. |
| 655 | Warren, W. A..... | Warren Bros. & Co..... | Wholesale Grocers..... | 35-37 Front St. East. |
| 97 | Warwick, Geo. R..... | Warwick Bros. & Rutter, Ltd.. | Wholesale Stationers, Printers and Bookbinders..... | King St. and Spadina Ave. |
| 1657 | Watson, G. F..... | E. & S. Currie Co., Ltd..... | Neckwear Manufacturers..... | Empire Bldg. |
| 1572 | Watson, Jas. P..... | | | |
| 1140 | Watson, T. H..... | Toronto Bolt and Forging Co., Ltd..... | Mfrs. Bolts, Nuts, Forgings, etc. | Swansea and Gananoque. |
| 2193 | Watt, H. L..... | Canada Life Assurance Co..... | Treasurer..... | Canada Life Bldg. |
| 2194 | Watt, Jas..... | The Lyman Bros. & Co., Ltd.. | ..... | 71-73 Front St. East. |
| 2003 | Watt, John..... | The Watt Milling & Feed Co... | Grain and Produce..... | 211 Royce Ave. |
| 910 | Watts, C. B..... | Dom. Millers Association..... | Secy. & Central Grain Buyer... | 514 Board of Trade Bldg. |

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|---|---|---|---|---|
| 1173 | Watts, Geo. W..... | Can. General Electric Co., Ltd.. | Mfrs. Electrical Appliances.... | 16 King St. East. |
| 94 | Weatherston, N..... | Intercolonial Ry. and Prince Edward Island Ry..... | Freight and Passenger Agent.. | 51 King St. East (King Edward Hotel). |
| 2195 | Webster, Alexander F. | ..... | Steamship Agent..... | King and Yonge Sts. |
| 2004 | Weiss, Woldemar..... | Dieckerhoff,Raffloer & Co.,Can. | Smallwares..... | 70 Bay St. |
| 996 | Weldon, Thos. A..... | The E. B. Eddy Co., Ltd..... | Manufacturers..... | 5 Front St. East. |
| 2196 | West, Jos. M..... | J. & J.Taylor,Tor. Safe Works.. | Safe Manufacturers..... | 145-147 Front St. East. |
| *272 | West, Thomas..... | | | |
| 2197 | West, Wm. N..... | | | |
| 1306 | Westren, Jno..... | Dunlop Tire Co., Ltd..... | Rubber Goods, Bicycle and Carriage Tires..... | 13 Temperance St. |
| 1187 | Whaley, E..... | Whaley, Royce & Co., Ltd..... | Music Publishers and General Musical Mdse..... | 158 Yonge St. |
| 2199 | Wharin, Sidney G..... | H. W. Nelson & Co., Ltd..... | Broom Mfrs. (Mgr. Director)... | 92 Adelaide St. West. |
| 2200 | Wheeler, Alexander... | Wheeler & Bain..... | Manufacturers..... | 179 King St. East. |
| 2005 | White, Douglas L., Jr. | Playfair & White..... | Lumber..... | Midland, Ont. |
| 1626 | White, Wm. P..... | Dickerhoff,Raffloer & Co.,Can.. | Smallwares..... | 70 Bay St. |
| 1146 | White, W. T..... | National Trust Co., Ltd..... | Manager..... | 22 King St. East. |
| 2201 | Whitehead, Herbert A. | ..... | Manufacturers Agent..... | 28 Wellington St. West. |
| 2006 | Whitehead, Wm. E.... | ..... | Manufacturers Agent..... | 28 Wellington St. West. |
| 2309 | Whitsill, J. T..... | ..... | Grain and Hay..... | Courtright, Ont. |
| 587 | Wickett, S. R..... | Wickett & Craig, Ltd..... | Mfrs. of Staple and Fancy Leathers..... | Front and Cypress Sts. |
| 997 | Wigmore, Alf. S..... | Holmes Protection Co..... | Vice-President and Manager... | 5 Jordan St. |
| 1562 | Wildman, J. F..... | The Office Spec. Mfg. Co., Ltd.. | General Manager..... | 97-101 Wellington St. West. |
| 2246 | Wiley, F. S..... | Wiley & Co..... | Brokers..... | Port Arthur, Ont. |
| 2303 | Wiley, H. A..... | The Canadian North-West Steamship Co., Limited..... | Steamship Owners..... | Traders Bank Bldg. |
| *350 | Wilkie, D. R..... | Imperial Bank of Canada..... | President and Gen'l Manager.. | Imperial Bank, Toronto. |
| 2203 | Wilkinson, A. W..... | ..... | Merchant Miller and Grain.... | Barrie, Ont. |
| 1583 | Wilkinson, J. W..... | Dominion S.S. Line..... | Western Freight Agent..... | 28 Wellington St. East. |
| 1310 | Willard, A. R..... | Willard & Co..... | Produce and Commission..... | 86 Front St. East. |
| 968 | Williams, A. R..... | The A. R. Williams Mach'y Co.. | Machinery Manufacturers..... | 95-97 Front St. West. |
| 924 | Williams, H. H..... | ..... ..... | Real Estate..... | 26 Victoria St. |
| 1631 | Williams, R..... | ..... | Manufacturers Agent..... | Manchester Bldg. |
| 1154 | Williams, S. J..... | Williams, Greene & Rome Co... | Mfrs. Shirts and Collars..... | Berlin, Ont. |
| †1361 | Wills, Edgar A., J.P... | ..... | ..... | 10 Charles St. |
| 2205 | Willson, C. H..... | McDonald & Willson..... | Electric Fixtures & Supplies... | 187 Yonge St. |
| 1580 | Wilson, C. C. L..... | Ingersoll Packing House..... | ..... | Ingersoll, Ont. |
| 2206 | Wilson, Geo. H..... | Wilson Bros..... | Wood Merchants..... | Front St. East—Royal Ins. Bldg. |
| 2345 | Wilson, Harold..... | A. Alexander & Co..... | Commission Agent..... | 77 York St. |
| 1752 | Wilson, Harold A..... | The Harold A. Wilson Co..... | Sporting Goods..... | 297 Yonge St. |
| 2207 | Wilson, Joseph..... | Maybee, Wilson & Hall..... | Cattle Dealers..... | Western Cattle Market. |
| 1419 | Wilson, Wm. A..... | N.Y.Central & West Shore Ry.. | General Canadian Freight Agt.. | Board of Trade Bldg. |

| No. | Name. | Firm. | Business. | Location. |
|---|---|---|---|---|
| 1744 | Wise, Frank..... | The Macmillan Co. of Canada, Ltd..... | Publishing..... | 27 Richmond St. West. |
| 870 | Wolverton, A..... | ..... | Miller..... | Wolverton, Ont. |
| 2209 | Wood, D. B..... | Wood Bros..... | Millers and Grain Dealers..... | 601 F., Board of Trade Bldg. |
| 1426 | Wood, D. O..... | Allan Steamship Line..... | Western Freight Agent..... | 77 Yonge St. |
| 967 | Wood, Edward R..... | Central Canada Loan & Savings Co..... | Managing Director..... | 26 King St. East. |
| 744 | Wood, Hon. S. C..... | ..... | ..... | 90 Avenue Road. |
| 965 | Wood, James..... | The Robt. Simpson Co., Ltd... | Secretary..... | Queen and Yonge Sts. |
| 2211 | Wood, W. B..... | Brant Mfg. Co..... | Millers..... | Brantford, Ont. |
| 2336 | Woodbridge, Murray.. | General Brassworks, Ltd..... | Manufacturers..... | 521 Huron St. |
| 2213 | Woodbridge, Thomas.. | T. Woodbridge & Co..... | Merchants..... | 74-76 King St. East. |
| 996 | Woodland, Chas. W. I. | Employers' Liability Ass. Corporation, Ltd..... | Manager for Canada..... | Temple Bldg. |
| 916 | Woods, J. W..... | Gordon, Mackay & Co., Ltd... | Imp't'rs Dry G'ds & Woollens.. | 48 Front St. West. |
| 364 | Woods, M. J..... | ..... | Cattle Dealer..... | 14-16 St. Lawrence Market. |
| 2214 | Worthington, G. R.... | The Ontario Rubber Co..... | Merchants..... | 44 Yonge St. |
| 1427 | Wright, A. A..... | Waldie & Wright..... | Vessel Owners & Lumber Dl'rs. | Board of Trade Bldg. |
| 868 | Wright, John J..... | Toronto Electric Co..... | Manager..... | 12 Adelaide St. East. |
| *398 | Wright, Jos..... | The Bennett & Wright Co.,Ltd. | Manufacturers & Contractors.. | 72 Queen St. East. |
| 1093 | Wright, Henry..... | A. F. Maclaren Imperial Cheese Co..... | Manufacturers and Agents.... | Church and Front Sts. |
| 1157 | Youille, Harry A..... | ..... | Manufacturers Agent..... | 25-29 Melinda St. |
| 2066 | Young, Alexander L... | Aikenhead Hardware Co., Ltd.. | Vice-President..... | 17 Temperance St. |
| 1638 | Young, John H..... | ..... | Public Accountant..... | 64 Wellington St. West. |
| 2067 | Young, R. B..... | Crown Bank of Canada..... | Assistant Manager..... | Toronto. |
| 1737 | Zeidler, Carl..... | ..... | Importer..... | 98 John St. |
| 1668 | Zock, J. J..... | J. J. Zock & Co., Ltd..... | Jewellers..... | 300 Adelaide St. West. |

# The Canadian Bank of Commerce

HEAD OFFICE:

Toronto
Ontario

Paid-up Capital,
$10,000,000

Rest,
$5,000,000

B. E. WALKER, President. ALEXANDER LAIRD, General Manager.

BRANCHES IN EVERY PROVINCE OF CANADA, AND IN THE UNITED STATES AND GREAT BRITAIN.

**BRANCHES IN THE CITY OF TORONTO**

Chief Office: 21-25 King Street West—M. Morris, Manager; C. Cambie, Assistant Manager.
Bloor and Yonge—Jas. Brydon, Manager.
Queen East, Cor. Grant—J. M. Hedley, Manager.
144-148 King Street East—T. A. Chisholm, Manager.
Yonge and College—G. C T. Pemberton, Man ıger.
Parkdale—W. A. Cooke, Manager.
Parliament Street, Cor. Carlton—A. H. Crease, Manager.
Queen and Bathurst—E. M. Playter, Manager.
Spadina and College—H. F. D. Sewell, Manager.
Yonge and Queen—H. C. Rae, Manager.

This Bank transacts every description of banking business, including the purchase of Sterling or other Foreign Exchange, and the issue of Drafts on foreign countries.

It also issues Commercial or Travellers' Letters of Credit, available in all parts of the world.

# The Bank of Toronto

HEAD OFFICE, TORONTO, CANADA

| | |
|---|---|
| Capital Authorized . | $10,000,000.00 |
| Capital Paid . . . . | 4,000,000.00 |
| Reserve Fund . . . . | 4,500,000.00 |
| Assets . . . . . | 37,000,000.00 |

INCORPORATED 1855

CURRENT ACCOUNTS opened for business men, firms and corporations on favorable terms.

SAVINGS DEPARTMENT AT EVERY BRANCH, where deposits are received, and interest is paid on all balances quarterly.

LETTERS OF CREDIT FOR TRAVELLERS issued, available at all important stopping places in Europe and the East, and in the West Indies and North America.

BANKING BUSINESS OF EVERY DESCRIPTION transacted.

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## DIRECTORS:

W. H. BEATTY, *President.*

W. G. GOODERHAM, *Vice-President.*

HON. C. S. HYMAN
WILLIAM STONE
ALBERT E. GOODERHAM
ROBERT REFORD
ROBERT MEIGHEN
JOHN MACDONALD
NICHOLAS BAWLF
DUNCAN COULSON

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D. COULSON, *General Manager.*

J. HENDERSON, *Asst. Gen'l Manager*

T. A. BIRD, *Inspector.*

SEVENTY (70) BRANCHES IN
ONTARIO, QUEBEC AND THE WEST

# The Dominion Bank

## HEAD OFFICE: TORONTO, CANADA

| | |
|---|---|
| CAPITAL PAID UP | $3,900,000 |
| RESERVE FUND AND UNDIVIDED PROFITS | 5,100,000 |
| DEPOSITS BY THE PUBLIC | 34,000,000 |
| TOTAL ASSETS | 47,000,000 |

DIRECTORS:

E. B. OSLER, Esq., M.P., President.
WILMOT D. MATTHEWS, Esq., Vice-President.

A. W. Austin, Esq. — W. R. Brock, Esq.,
Jas. Carruthers, Esq. — R. J. Christie, Esq.
J. C. Eaton, Esq. — A. M. Nanton, Esq.
Hon. J. J. Foy, K.C., M.L.A.

C. A. BOGERT, *General Manager.*

H. J. BETHUNE, *Supt. of Branches.*

BRANCHES AND AGENTS THROUGHOUT CANADA AND THE UNITED STATES.
CORRESPONDENTS IN ALL PARTS OF THE WORLD.

AGENTS IN LONDON, ENGLAND:
NATIONAL BANK OF SCOTLAND, Limited.

Travellers' and Commercial Letters of Credit issued, available in all parts of the World.

Sterling Exchange Bought and Sold.

Accounts of Merchants, Traders, Manufacturers, Farmers, Corporations and Individuals received on favourable terms.

# SAVINGS DEPARTMENT

## IN CONNECTION WITH EACH BRANCH.

DEPOSITS OF ONE DOLLAR AND UPWARDS RECEIVED. INTEREST ALLOWED AT HIGHEST CURRENT RATE, AND COMPOUNDED QUARTERLY.

# IMPERIAL BANK
## OF CANADA

| | |
|---|---|
| *Capital Authorized . .* | *$10,000,000.00* |
| *Capital Paid Up . . .* | *4,986,000.00* |
| *Rest . . . . . .* | *4,986,000.00* |

D. R. WILKIE, . . . President
HON. R. JAFFRAY, Vice-President

HEAD OFFICE, TORONTO

Branches in the
Provinces of Quebec, Ontario, Manitoba,
Alberta, Saskatchewan and
British Columbia

A General Banking Business Transacted

## SAVINGS BANK DEPARTMENT

¶ Interest allowed on deposits from date of deposit and credited quarterly.

# The Royal Bank of Canada

INCORPORATED 1869

CAPITAL, $3,900,000 RESERVE, $4,390,000

## BOARD OF DIRECTORS

THOS. E. KENNY, ESQ., President. H. S. HOLT, ESQ., Vice-President.

THOS. RITCHIE, ESQ. JAS. REDMOND, ESQ. F. W. THOMPSON, ESQ.
WILEY SMITH, ESQ. H. G. BAULD, ESQ. HON. D. MACKEEN
E. L. PEASE, ESQ. G. R. CROWE, ESQ. D. K. ELLIOTT, ESQ
W. H. THORNE, ESQ.

## HEAD OFFICE, MONTREAL

E. L. PEASE, GENERAL MANAGER. W. B. TORRANCE, SUPT. OF BRANCHES
C. E. NEILL AND F. J. SHERMAN, ASSISTANT GENERAL MANAGERS

## BRANCHES

### ONTARIO

Arthur and Kenilworth
Bowmanville
Burks Falls
Chippawa
Clinton
Cornwall
Guelph
Hanover and Elmwood
Ingersoll
Niagara Falls
Niagara Falls Centre
Ottawa
Ottawa, Market Brch.
Ottawa, Bank Street
Pembroke
Peterborough
South River
Toronto
Welland

### QUEBEC

Montreal
Montreal, West End
Montreal, St. Catherine St. West
Montreal, St. Paul
Montreal Annex
Westmount
do Victoria Av.

### NEW BRUNSWICK

Bathurst
Dalhousie
Dorchester
Edmundston
Fredericton
Moncton
Newcastle
Rexton
St. John
St. John, North End
Sackville
Woodstock

### NOVA SCOTIA

Amherst
Antigonish
Bridgewater
Guysboro
Halifax
Halifax, South End
Londonderry
Louisburg
Lunenburg
Maitland
Pictou
Port Hawkesbury
Shubenacadie
Sydney
Truro
Weymouth

### PRINCE EDWARD ISLAND

Charlottetown
Summerside

### MANITOBA

Lauder
Plumas
Winnipeg

### ALBERTA

Calgary
Edmonton

### SASKATCHEWAN

Halbrite
Moose Jaw
Lipton
Regina

### BRITISH COLUMBIA

Alberni
Chilliwack
Cumberland
Grand Forks
Kelowna
Ladner
Nanaimo
Nelson
New Westminster
Port Essington
Port Moody
Rossland
Vancouver
do Bridge St.
do East End
do Cordova St.
do Granville St.
do Mt. Pleasant
Vernon
Victoria

### CUBA

Camaguey
Cardenas
Cienfuegos
Havana
Havana, Galiano St.
Manzanillo
Matanzas
Mayari
Santiago de Cuba

**NEWFOUNDLAND** St. John's

**PORTO RICO** San Juan

**UNITED STATES** New York, 68 William Street

**CORRESPONDENTS THROUGHOUT THE WORLD**

Toronto Branch, - - 10 King Street East

W. F. BROCK, Manager

# The Standard Bank of Canada

Head Office:

Toronto, Ontario

| | |
|---|---|
| Capital Paid Up . . . . | $ 1,560,025.00 |
| Reserve Fund . . . . . | 1,760,025.00 |
| Total Assets (April, 1908) . | 20,051,048,95 |

*BOARD OF DIRECTORS*

W. F. COWAN, Esq. . . . . President
FREDERICK WYLD, Esq. . . Vice-President

W. F. ALLEN, Esq.
W. R. JOHNSTON, Esq.
WELLINGTON FRANCIS, Esq.
F. W. COWAN, Esq.
H. LANGLOIS, Esq.

G. P. SCHOLFIELD . . . General Manager
J. S. LOUDON . . Assistant General Manager

## A General Banking Business Transacted

Fifty Branches in Ontario

# BANK OF MONTREAL

ESTABLISHED 1817 — INCORPORATED BY ACT OF PARLIAMENT

| | |
|---|---|
| Capital (paid up) . | $14,400,000.00 |
| Rest . . . . . | 11,000,000.00 |
| Undivided Profits . . | 903,530.20 |

## HEAD OFFICE, MONTREAL

BOARD OF DIRECTORS

Rt. Hon. Lord Strathcona and Mount Royal, G.C.M.G., Hon. President.
Hon. Sir George A. Drummond, K.C.M.G., President.
E. S. Clouston, Vice-President.

A. T. Paterson — E. B. Greenshields. — Sir William C. Macdonald.
R. B. Angus. — James Ross. — Sir R. G. Reid.
Hon. Robt. Mackay. — Sir T. G. Shaughnessy, K.C.V.O. — David Morrice.

E. S. Clouston, General Manager.

## TORONTO BRANCH

SAVINGS DEPARTMENT—Deposits received, and interest allowed at current rates.
COLLECTIONS at all points in the Dominion of Canada and the United States undertaken at most favorable rates.
TRAVELLERS' LETTERS OF CREDIT issued, negotiable in all parts of the world.

A. D. BRAITHWAITE, *Manager.* — WM. TURNER, *Ass't Manager.*

# THE MOLSONS BANK

INCORPORATED 1855

## HEAD OFFICE: MONTREAL

| | |
|---|---|
| CAPITAL PAID UP . . | $3,373,900 |
| RESERVE FUND . . . | 3,373,900 |

JAMES ELLIOT,
General Manager.

A. D. DURNFORD,
Chief Inspector and Superintendent of Branches

## 65 BRANCHES THROUGHOUT CANADA

Agents in all the Principal Cities
of the World.

## TORONTO BRANCH: 114 BAY STREET

BRANCHES ALSO AT 1154 QUEEN W., AND WEST TORONTO

ORIGINAL CHARTER 1854

# The Home Bank of Canada

## Authorized Capital
## $2,000,000

Head Office and Toronto Branch:

**8 King St. West**

*Branches open 7 to 9 o'clock every Saturday Night*

78 Church St.
Corner Queen West and Bathurst St.
Corner Bloor West and Bathurst St.
Corner Queen East and Ontario St.
Toronto West or Toronto Jct. Branch
20 Dundas St. West

**Branches in Ontario**

LONDON, . . 394 Richmond St.
ST. THOMAS, cor. Hiawatha and Talbot
WALKERVILLE, . cor. Wyandotte and Windermere

| | |
|---|---|
| Alliston | Cannington |
| Sandwich | Melbourne |
| Thorndale | Tecumseh |
| Ilderton | Belle River |
| Everett | Lawrence St'n |

**Manitoba Branch**

WINNIPEG, . . . 426 Main St.

**British Columbia Branch**

FERNIE, B.C.

**Foreign Agents**

National Bank of Scotland, Ltd., England
National Park Bank, . New York
Merchants Loan & Trust Co., Chicago
The Home Savings Bank, . Detroit

JAMES MASON, General Manager

# THE METROPOLITAN BANK

**DIRECTORS**

S. J. MOORE, Esq., President. — D. E. THOMSON, K.C., Vice-President.
His Honor Sir W. MORTIMER CLARK, K.C. — THOMAS BRADSHAW, Esq.
JOHN FIRSTBROOK, Esq. — JAMES RYRIE, Esq.

## Head Office, 40-46 King St. W., Toronto

W. D. ROSS, General Manager.

| | |
|---|---|
| **Capital Paid Up - - -** | **$1,000,000.00** |
| **Reserve Fund - - -** | **1,000,000.00** |
| **Undivided Profits - -** | **241,532.26** |

**BRANCHES:**

| | | | |
|---|---|---|---|
| Agincourt | Elmira | Petrolia | In Toronto: |
| Ameliasburg | Guelph | Port Elgin | 40-46 King St. West |
| Bancroft | Harrowsmith | Picton | Cor. College and Bathurst Sts. |
| Brigden | Markham | Stouffville | " Dundas and Arthur Sts. |
| Brighton | Maynooth | Streetsville | " Queen W. and Dunn Ave. |
| Brockville | Milton | Sutton West | Market, 168 King St. E. |
| Brussels | Milverton | Wellington | " Queen St. E. and Lee Ave. |
| Cobourg | N. Augusta | Wooler | " Queen and McCaul Sts. |
| East Toronto | | | |

**GENERAL BANKING BUSINESS.**

**SAVINGS DEPARTMENT AT ALL BRANCHES.**

# THE STERLING BANK
## OF CANADA

Capital Paid Up - $804,400

BOARD OF DIRECTORS

G. T. SOMERS, ESQ., President — W. K. GEORGE, ESQ., Vice-President
R. Y. EATON, ESQ. — WM. DINEEN, ESQ.
JOHN H. TILDEN, ESQ. — C. W. SPENCER, ESQ.
NOEL MARSHALL, ESQ. — SIDNEY JONES, ESQ.
H. WILBERFORCE AIKINS, B.A., M.D., M.R.C.S., Eng.
General Manager—F. W. BROUGHALL, ESQ.

Head Office, 50 King St. West, TORONTO, CANADA

# Union Bank of Canada

Capital, . . . $3,182,000
Reserve, and Undivided Profits, 29th Feb., 1908, . 1,791,490

**HEAD OFFICE, QUEBEC**

PRESIDENT,
HON. JOHN SHARPLES.

GENERAL MANAGER,
G. H. BALFOUR.

136 BRANCHES IN CANADA

**TORONTO BRANCH:**
**WELLINGTON STREET WEST**

A. S. JARVIS, MANAGER

# United Empire Bank of Canada

Head Office: Corner Yonge and Front Streets

Toronto

Accounts

It is the aim of this Bank to provide not only a safe and profitable depository for money, but a place where its depositors may feel that anything the management can do for them will be considered a pleasure.

GEORGE P. REID,
General Manager

# The Merchants Bank of Canada

**Capital Paid-up - $6,000,000 Rest - $4,267,400**

## HEAD OFFICE, MONTREAL

### Board of Directors

President, SIR H. MONTAGU ALLAN. Vice-President, JONATHAN HODGSON, ESQ.

Directors—F. Orr Lewis, Esq., Thos. Long, Esq., Chas. R. Hosmer, Esq., C. F. Smith, Esq., Hugh A. Allan, Esq., C. M. Hays, Esq., Alex. Barnet, Esq.,

E. F. HEBDEN, General Manager. T. E. MERRETT, Supt. of Branches and Chief Inspector.

### Ontario

| | | | | | |
|---|---|---|---|---|---|
| Acton | Delta | Granton | London | Parkdale | Tilbury |
| Alvinston | Eganville | Hamilton | Lucan | Perth | Toronto |
| Athens | Elgin | Hanover | Markdale | Prescott | Walkerton |
| Belleville | Elora | Hespeler | Meaford | Preston | Watford |
| Berlin | Fort William | Ingersoll | Mildmay | Renfrew | Westport |
| Bothwell | Finch | Kincardine | Mitchell | St. George | West Lorne |
| Brampton | Galt | Kingston | Napanee | Stratford | Wheatley |
| Chatham | Gananoque | Lancaster | Oakville | St. Thomas | Williamstown |
| Chesley | Glencoe | Lansdowne | Orillia | Tara | Windsor |
| Creemore | Gore Bay | Leamington | Ottawa | Thamesville | Yarker |
| Chatsworth | Georgetown | Little Current | Owen Sound | | |

### Quebec

| | | | |
|---|---|---|---|
| Montreal (Head Office) St. James St. | Beauharnois | | Sherbrooke |
| " 1255 St. Catherine St. E. | Lachine | | St. Jerome |
| " 320 St. Catherine St. W. | Quebec | | St. Johns |
| " 1330 St. Lawrence Blvrd. | " St. Sauveur | | St. Jovite |
| " Ville St. Louis | Shawville | | |

### Alberta

| | | | | | |
|---|---|---|---|---|---|
| Calgary | Daysland | Lacombe | Medicine Hat | Sedgewick | Vegreville |
| Camrose | Edmonton | Leduc | Olds | Stettler | Wetaskiwin |
| Carstairs | Ft. Saskatchewan | Lethbridge | Red Deer | Tofield | |

### Manitoba

| | | | | | |
|---|---|---|---|---|---|
| Brandon | Gladstone | Macgregor | Neepawa | Portage la Prairie | Souris |
| Carberry | Griswold | Morris | Oak Lake | Russell | Winnipeg |
| | | Napinka | | | |

### Saskatchewan

| | | |
|---|---|---|
| Arcola | Gainsboro | Whitewood |
| Carnduff | Maple Creek | Oxbow |

### British Columbia

Victoria Vancouver

IN UNITED STATES—New York Agency, 63 and 65 Wall Street—W. M. Ramsay, Agent.
BANKERS IN GREAT BRITAIN—The Royal Bank of Scotland.
Toronto Branch—A. B. PATTERSON, Manager.

# British America Assurance Co'y

A. D. 1833

HEAD OFFICE, TORONTO

## FIRE AND MARINE

| | |
|---|---|
| Capital . . . . . | $ 1,400,000.00 |
| Assets . . . . . | 2,132,483.39 |
| Losses Paid since Organization, | 31,412,129.22 |

BOARD OF DIRECTORS

| | | |
|---|---|---|
| Hon. Geo. A. Cox, President | E. W. Cox | W. R. Brock, Vice-President |
| Robt. Bickerdike, M.P. | D. B. Hanna | Z. A. Lash, K.C. |
| John Hoskin, K.C., LL.D. | Alex. Laird | Geo. A. Morrow |
| Augustus Myers | W. B. Meikle | Frederic Nicholls |
| Sir Henry M. Pellatt | E. R. Wood | James Kerr Osborne |

W. B. MEIKLE, General Manager. P. H. SIMS, Secretary.

# *The* HOME LIFE Association of Canada

*Reliable Agents wanted in unrepresented districts*

*Correspondence Solicited*

HEAD OFFICE :

HOME LIFE BUILDING,
TORONTO

Capital and Assets, - $1,600,000

Hon. J. R. Stratton . . . President
John S. King, J. L. Hughes . . . Vice-Presidents
J. K. McCutcheon . Managing Director
Albert J. Walker, A.C.A. Secretary

# HAVE YOU MADE YOUR WILL

AND APPOINTED A RELIABLE, EXPERIENCED TRUSTEE?

If not, we would be glad to take up the matter with you, and give you the benefit of our experience.

**National Trust Company**
Limited

18-22 King Street East
Toronto

Wills naming this Company as Executor are held in our Safe Deposit Vaults, subject to the Testator's order, and

FREE OF CHARGE

# Osler & Hammond

**Stock Brokers and Financial Agents**

21 JORDAN STREET,
TORONTO, CANADA.

# The Toronto General Trusts Corporation

**Capital, $1,000,000.00 Reserve Fund, $400,000.00**

## BOARD OF DIRECTORS

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John Hoskin, K.C., LL.D.

**Vice-Presidents**

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John L. Blaikie
W. R. Brock
Hamilton Cassels, K.C.
Hon. W. C. Edwards
Hon. J. J. Foy, K.C., M.P.P.
A. E. Gooderham
Hon. J. M. Gibson, K.C.
A. C. Hardy
Sir Aemilius Irving, K.C.
Hon. Robert Jaffray
J. W. Langmuir
Thomas Long
W. D. Matthews
Hon. Peter McLaren
J. Bruce MacDonald
Hon. Sir Daniel H. McMillan K.C.M.G.
Samuel Nordheimer
E. B. Osler, M.P.
J. G. Scott, K.C.
B. E. Walker
D. R. Wilkie
Frederick Wyld

## OFFICERS

J. W. Langmuir, Managing Director
A. D. Langmuir, Assistant Manager
Wm. G. Watson, Secretary
John Paton, Supt. of Real Estate

### OTTAWA BRANCH

W. D. Hogg, K.C., Chairman of Advisory Board
James Davey, Manager

### WINNIPEG BRANCH

Hon. Sir D. H. McMillan, K.C.M.G., Chairman of Advisory Branch
A. L. Crossin, Manager

TORONTO OTTAWA WINNIPEG

ESTABLISHED 1882

# Western Assurance Company

A. D. 1851

Assets . . . . . $3,284,180.06
Security to Policyholders, 2,467,430.63

Income for the year ending 31st December, 1907..... .....$3,299,884.94
Losses paid since organization of the Company, over.. ..... ...$49,000,000.00

## DIRECTORS

| | | |
|---|---|---|
| Hon. Geo. A. Cox, President | D. B. Hanna | W. R. Brock, Vice-President |
| Robt. Bickerdike, M.P. | E. W. Cox | John Hoskin, K.C., LL.D. |
| Alex. Laird | W. B. Meikle | Z. A. Lash, K.C. |
| Augustus Myers | Geo. A. Morrow | Frederic Nicholls |
| James Kerr Osborne | E. R. Wood | Sir Henry M. Pellatt |

## HEAD OFFICE, TORONTO

W. B. MEIKLE, General Manager. C. C. FOSTER, Secretary.

# CANADA PERMANENT MORTGAGE CORPORATION

## TORONTO STREET, TORONTO

President, W. H. BEATTY.
First Vice-President, W. G. GOODERHAM Second Vice-President, W. D. MATTHEWS
Joint General Managers, R. S. HUDSON, JOHN MASSEY Secretary, GEORGE H. SMITH

| | |
|---|---|
| PAID-UP CAPITAL - - - - - | $6,000,000.00 |
| RESERVE FUND - - - - | 2,750,000.00 |
| UNAPPROPRIATED PROFITS - - | 70,410.02 |
| PAID-UP CAPITAL AND SURPLUS - | $ 8,820,410.02 |
| INVESTMENTS - - - - - - | $25,778,809.85 |

Executors and Trustees are authorized to invest Trust Funds in this Corporation's DEBENTURES. They are issued for sums of $100 and upwards and are transferable. A specimen and all particulars will be forwarded on application.

THE CORPORATION IS ALSO A LEGAL DEPOSITORY FOR TRUST FUNDS

Deposits may be made and withdrawn by mail with perfect convenience. Our explanatory booklet will be forwarded on receipt of your address.

THE

**DOMINION SECURITIES CORPORATION,**
**LIMITED**

DEALERS IN

**GOVERNMENT, MUNICIPAL**
**AND CORPORATION BONDS**

26 KING ST. EAST, TORONTO, ONT.

67 CORNHILL, LONDON, E.C., ENG.

CAN. LIFE BLDG., MONTREAL, QUE.

**The John D. Ivey Co., Limited**

WHOLESALE MILLINERY

74 WELLINGTON STREET WEST

**Toronto**

MONTREAL WINNIPEG QUEBEC

A. D. 1782

# PHOENIX

*of*

# LONDON, ENG.

**FUNDS - $35,000,000**

**J. H. EWART**
**General Agent**
**18 Wellington St. East, Toronto**

Some
## Conflagration Losses
paid by the Company

| | | |
|---|---|---|
| London, Eng. (Radcliffe Fire) | 1794 - | $ 250,000 |
| St. Thomas, W. I. | 1807 - | 1,000,000 |
| Hamburg, Germany | 1842 - | 1,080,000 |
| St. Johns, Nfld. | 1846 - | 572,000 |
| London, Eng. (Tooley Street Fire) | 1861 - | 650,000 |
| Chicago, Ill., U.S.A. | 1871 - | 500,000 |
| Boston, Mass., U.S.A. | 1871 - | 250,000 |
| St. Johns, Nfld. | 1892 - | 620,000 |
| Ottawa, Can. | 1900 - | 200,000 |
| Montreal, Can. | 1901 - | 190,000 |
| Baltimore, Md., U.S. | 1904 - | 550,000 |
| Toronto, Ont. | 1904 - | 250,000 |
| San Francisco, Cal. | 1906 - | 2,500,000 |

The Company transacts a general Fire Insurance Business

EMPIRE BUILDING
58-64 Wellington St. West, Toronto

# Watson & Flaig
*Limited*

## Financial and Shipping Agents

*Undertake the*

*Selling, Shipping of Goods, and Collecting of Accounts, for Manufacturers of Dry Goods and Men's Wear.*

# A Profitable Investment

A Loan Company Debenture offers an absolutely safe and profitable investment. You have as security the total assets of the Company, which is liable for the payment of both principal and interest. :: :: For a limited time we will issue debentures bearing five per cent. interest, payable half-yearly.

## The Dominion Permanent Loan Company

12 KING ST. WEST, TORONTO

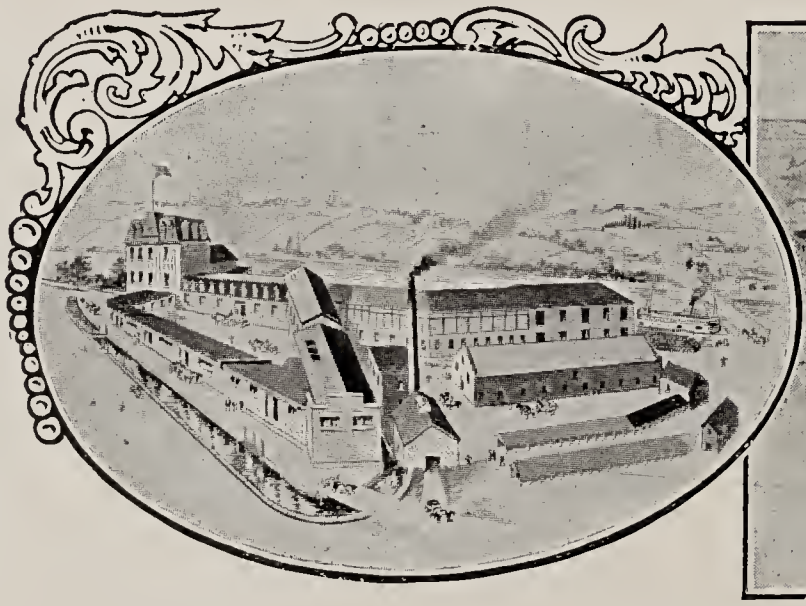
---

# *W. J. GAGE & CO., LIMITED*

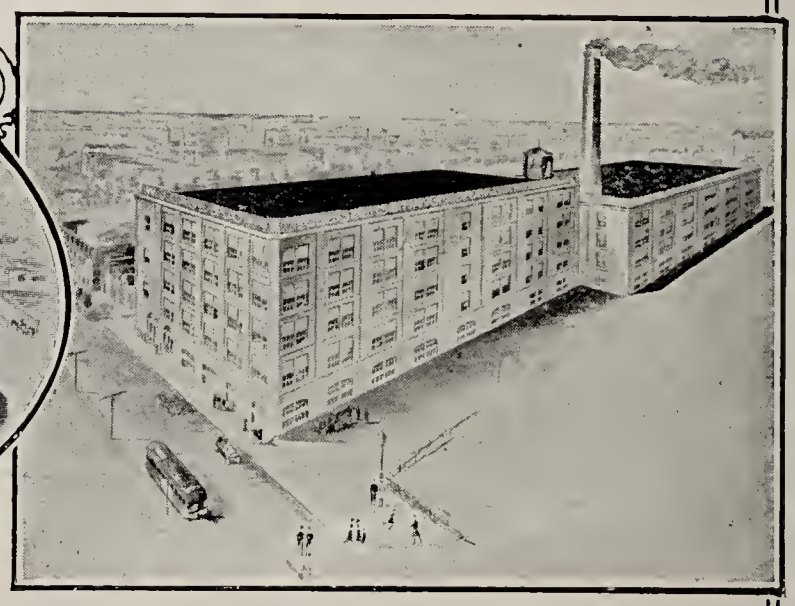
*Cable Address "Gage"*

W. J. Gage, President. Geo. Spence, Vice-President. W. P. Gundy, Gen. Mgr. and Treas.

*Publishers, Manufacturing Stationers and Paper Makers*



Kinleith Paper Mills, St. Catharines



Office, Warehouse, and Factory,
82-94 Spadina Ave., Toronto

*The Largest Manufacturers of these lines in Canada*

*Toronto, Canada*

THE HOUSE OF QUALITY
(REGISTERED)

The style of and the wear in a Fur Garment depends upon two things—the QUALITY of the fur used and the SKILL and WORKMANSHIP in the designing and making.

Our furs are worn by good people everywhere.

**"We Make Everything We Sell and We Guarantee Everything We Make"**

We carry one of the largest and best-assorted stocks of Sealskin, Persian Lamb, Broadtail, Caracule, Pony, Sable, Ermine, Chinchilla, Fox, Lynx, fine Natural Coon, and other furs shown in Canada.

We invite inspection and comparison at all times. Write for our new catalogue.

## J. W. T. Fairweather & Co.

**84-86 Yonge Street**

# Ennis & Stoppani

NEW YORK AND CHICAGO

*Members New York Consol. Stock Exchange*

*Chicago Board of Trade*

TORONTO OFFICE:
McKINNON BUILDING

J. L. MITCHELL,
Manager

# WHOLESALE MILLINERY

Buyers will find our stock thoroughly assorted
at all seasons of the year.

---

## Millinery Requisites, Novelties

Correspondence Solicited. Inspection Invited.

---

# G. GOULDING & SONS

55 and 57 Wellington Street West

MONTREAL
230 McGILL ST.

TORONTO

WINNIPEG
69 ALBERT ST.



# BROWN BROS., Limited

MANUFACTURERS OF

**ACCOUNT BOOKS**

LOOSE-LEAF
**LEDGERS, BINDERS and SPECIALTIES**

**FINE LEATHER GOODS**

**STATIONERY**

OFFICE SUPPLIES

OFFICE AND
POCKET DIARIES

Wholesale dealers in all kinds
PAPER,—WRITING, LEDGER, BOND, BOOK, ETC.
PRINTERS' AND BOOKBINDERS' SUPPLIES :: BOOKBINDERS, ETC.

51-53 Wellington Street West, Toronto

ESTABLISHED OVER FIFTY YEARS

Founded 1797 Established 110 Years

# Norwich Union Fire
## Insurance Society

**Head Office for Canada**
**Norwich Union Building, 12-14 Wellington St. East**
**TORONTO**

JOHN B. LAIDLAW, Manager

| | |
|---|---|
| Losses Paid, - - - - | $100,000,000 |
| Assets, over - - - - | 7,500,000 |
| Deposited at Ottawa, - - | 426,000 |

Licensed to do Fire Insurance in Canada by the Dominion and Provincial Governments. ¶ Subject to jurisdiction of the Canadian Courts. ¶ Pays taxes to Dominion and Provincial Governments. ¶ Office supplies and advertising material purchased in Canada.

**Insure in the Norwich Union, which is subject to Canadian laws, and which has Funds at Ottawa for your protection.**

W. R. JOHNSTON & CO.
LIMITED

Wholesale Clothiers

COR. FRONT
AND YORK STREETS

TORONTO

SOLE SELLING AGENTS FOR
THESE THREE LEADING MAKERS

*The Anderson & Macbeth Co'y, Limited*

76 BAY STREET, TORONTO

# DIAMONDS
# WATCHES
# JEWELLERY
# SILVERWARE

*Established 1840*

*Catalogue Free*

## John Wanless & Co.

*Wholesale and Retail*
*Manufacturing Jewellers*

168 Yonge Street
Toronto

It takes 8000 square feet to accommodate our factory and warerooms. Our building contains one of the finest and largest jewellery collections in Canada, and everything we display is of the best quality. Our connections with Europe and the Orient and our manufacturing facilities enable us to show a varied assortment, and to quote values unsurpassed. Prompt and honorable business methods only.

# John Macdonald & Co.

LIMITED

Wellington and Front Sts. E., TORONTO

## DEPARTMENTS

FIRST FLOOR—Staples and Linens.

SECOND FLOOR—Woollens, Tailors' Trimmings, Ready-to-Wear Goods.

THIRD FLOOR—Silks, Dress Goods, Muslins, Embroideries, Hosiery and Gloves.

FOURTH FLOOR—Men's Furnishings and Haberdashery.

FIFTH FLOOR—Carpets and Housefurnishings.

JOHN R. BARBER,
President.

JOHN F. ELLIS,
Treasurer.

TORONTO WAREHOUSE:
Nos. 63 to 71 Wellington Street West.

FACTORY AND WAREHOUSE AT BRANTFORD, ONT.

WINNIPEG WAREHOUSE, 121 Princess Street.

# The Barber & Ellis Co'y

Limited

## THE LARGEST ENVELOPE MAKERS IN CANADA

CAPACITY ONE MILLION DAILY

DEALERS IN ALL GRADES OF
WRITING PAPERS, COVER PAPERS, BLOTTING PAPERS, CARDS AND CARDBOARDS.

MAKERS OF
A FINE LINE OF FANCY PAPETERIES; ALSO FANCY BOXED NOTE PAPERS AND ENVELOPES TO MATCH.

AN UNEQUALLED LINE OF TYPEWRITER PAPERS.

WRITING TABLETS IN GREAT VARIETY.

WE SELL THE LION SERIES OF STEEL PENS.

HOUSATONIC.

# The Danish Bond
# Housatonic Bond

The Danish and Housatonic Bond Papers are made especially for Bankers, Brokers, Insurance Companies, and all business correspondence requiring strong, durable, attractive-looking paper at moderate prices.

卐

*Manufactured by*

## B. D. Rising Paper Company

*Housatonic, Berkshire Co., Mass.*

## Makers of Bond Paper

*Canadian Agents*

THE DANISH BOND

The Barber & Ellis Company
Toronto and Winnipeg

THE HOUSATONIC BOND

Buntin, Reid Company
Toronto, Ont.

ASK THEM FOR SAMPLES

# ROLPH and CLARK

LIMITED

*Corner Simcoe, Pearl, and Adelaide Streets,*
*Toronto, Ontario*

Artistic
**Designers**
**Litho-**
**graphers**
**Engravers**
Etc.

*Formerly*
*Rolph, Smith & Co.*
*Clark Litho. Co., Limited*

THOMAS JENKINS, F. C. A. JAMES HARDY, F. C. A.

# JENKINS & HARDY

CHARTERED ACCOUNTANTS

ESTATE AND FINANCIAL
AGENTS

Established 1857

TORONTO, ONT. MONTREAL, QUE.

# The Standard Fuel Co.
## of Toronto, Limited

NOEL MARSHALL, President. K. R. MARSHALL, Vice-Pres.
J. A. GLOVER, Secretary-Treasurer.

# ALL-RAIL COAL

THE experience of past winters teaches us that we cannot rely upon the railroads for adequate transportation during the Fall and Winter months. Would you appreciate having your coal shipped during the coming year according to your contract, regardless of car shortage? If so, we are at your service with high-grade coal for steam and domestic use.

We would like to show you how well we can care for you with good coal at right prices. Write for quotations. Prompt shipment to outside points.

**Main Office:**

## 58 King Street East, Toronto

**Telephones M. 4103-4**

# *Reid's Real Bengalene*

*Will not crease nor show pin holes.*

*Slips easily under tight fold collars.*

## *Best for Men's Neckwear*

Twenty handsome shades.
At all good shops.

A. T. REID CO., Limited, TORONTO

MONTREAL, Que. | TORONTO, Ont. | ST. JOHN, N.B. | WINNIPEG, Man. | VANCOUVER B.C.

# The James Robertson Co., Limited

265 King St. West, Toronto

Manufacturers of and Dealers in

## PLUMBING SUPPLIES

Lead Pipe, Lead Traps, Lead Shot

## READY MIXED PAINTS

Colors in Oil and Japan
White Lead, Putty

**Metals - Babbitt Metal - Solder - Marble**

ERICKSON PERKINS JOHN G. BEATY CLARENCE W. CADY

# Spader & Perkins

MEMBERS NEW YORK STOCK EXCHANGE

OFFICES:

KING EDWARD HOTEL BUILDING

AND

BOARD OF TRADE,

TORONTO.

NEW YORK CORRESPONDENTS:

## MARSHALL, SPADER & CO.

74 BROADWAY,

WALDORF ASTORIA AND THE PLAZA

# Niagara Navigation Company

CONNECTING

## TORONTO - NIAGARA FALLS - BUFFALO

6 Trips Daily (Sunday excepted).
Dining service on all Steamers.
Write for illustrated booklet.

*B. W. FOLGER, Manager* - - *TORONTO, CANADA*

# P. W. ELLIS & CO., Limited

## Wholesale and Manufacturing Jewelers

TORONTO CANADA

TRADE MARK

All Cable Codes—Address DIAMOND, TORONTO

Manufacturers of FINE GOLD JEWELERY—Gold, Silver and Gold Filled Watch Cases—Sterling Silver Ware of all kinds for Table, Decorative and Toilet Purposes.

Manufacturers of Medals, Trophies, Prize Cups, Tankards, Shields, Ornaments, Class Pins, Jewels, etc., for the Militia, Schools, Universities, Associations, Societies, Clubs, and Exhibitions.

Manufacturers of Souvenirs in Sterling Silver and Metals, and hard Enamelled in appropriate colors and designs.

Importers and Dealers in DIAMONDS and Precious Stones, Watches, Clocks, Jewelery, Silverplated Ware, Cut Glass, Watchmakers' Tools and Supplies, etc.

Branch Office: Canada Life Bldg., MONTREAL, Canada

# Kemp Manufacturing Co.

## Gerrard, River, and Bell Streets, Toronto, Can.

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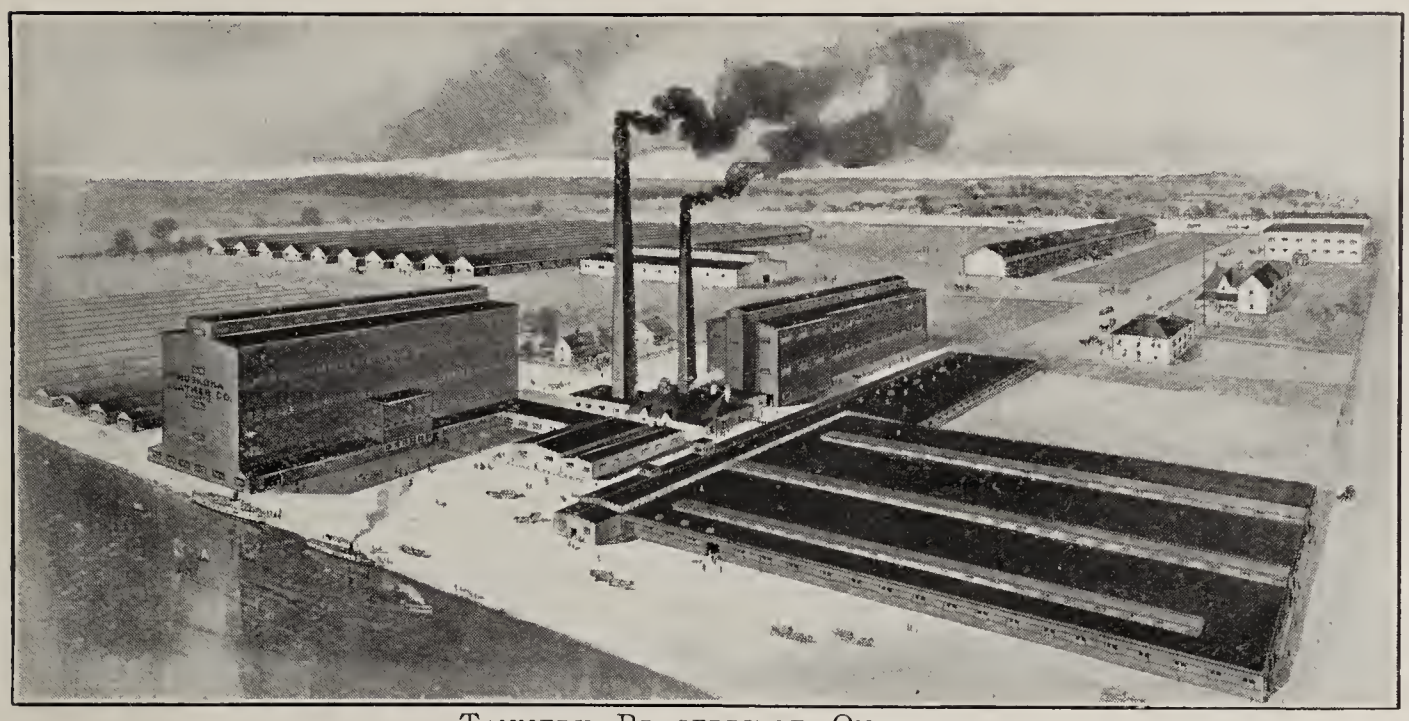

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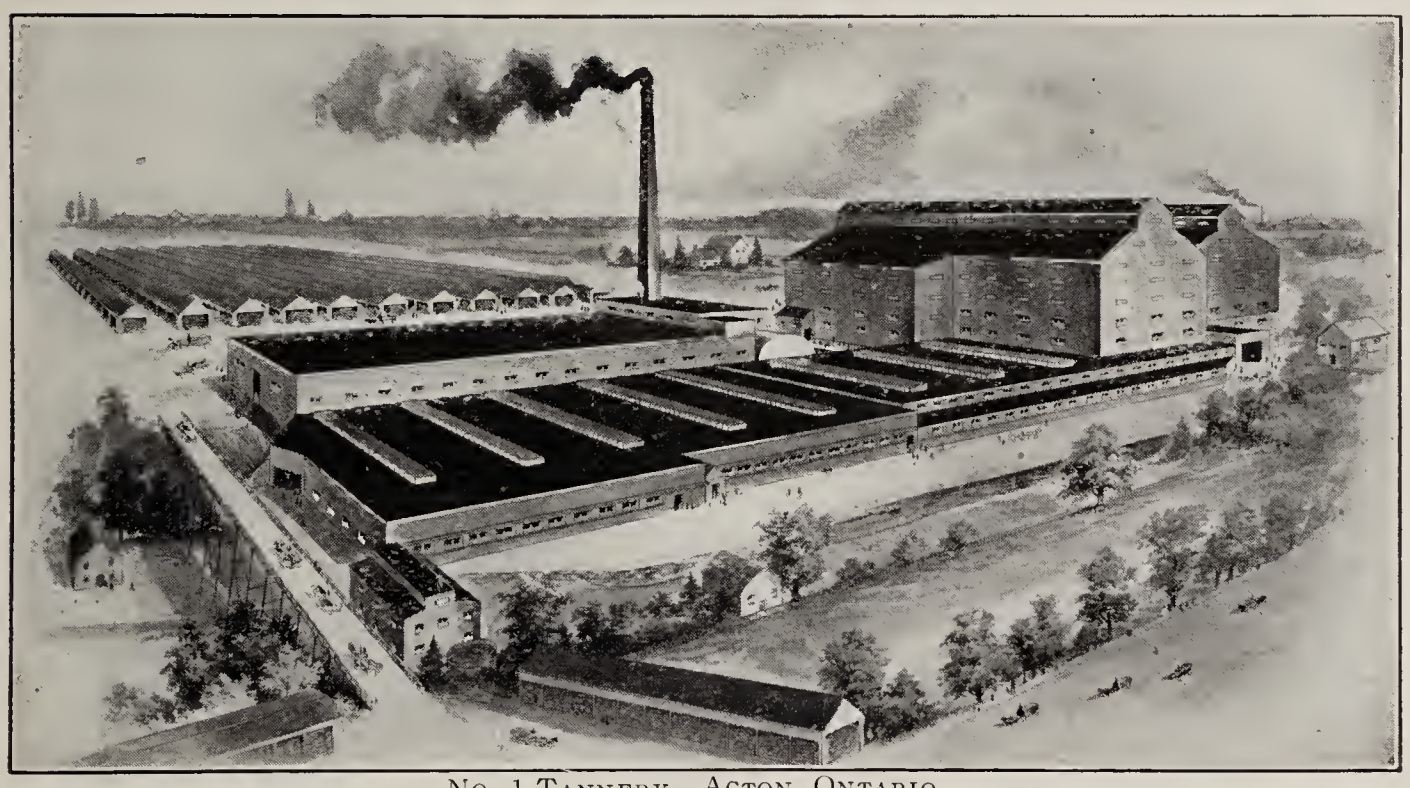

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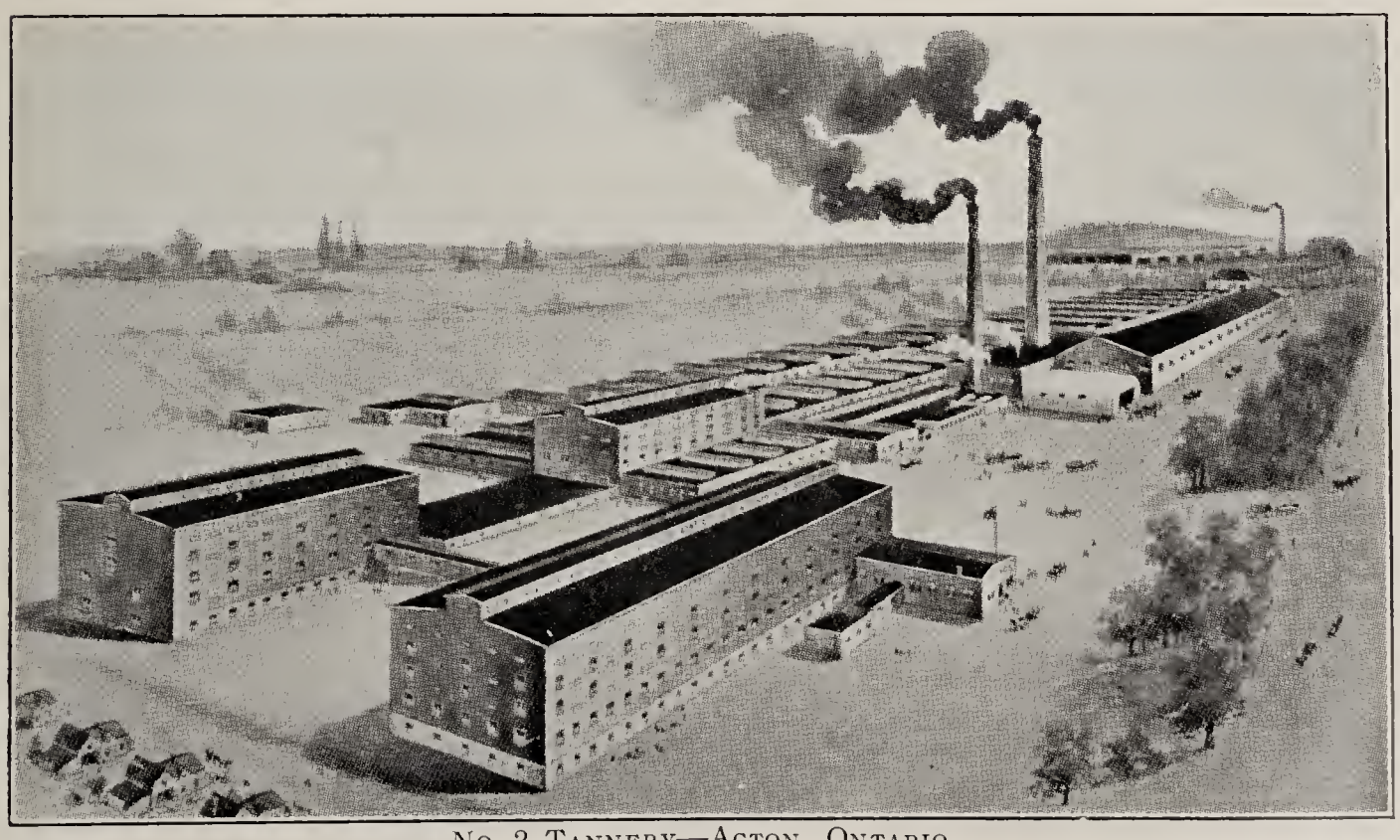

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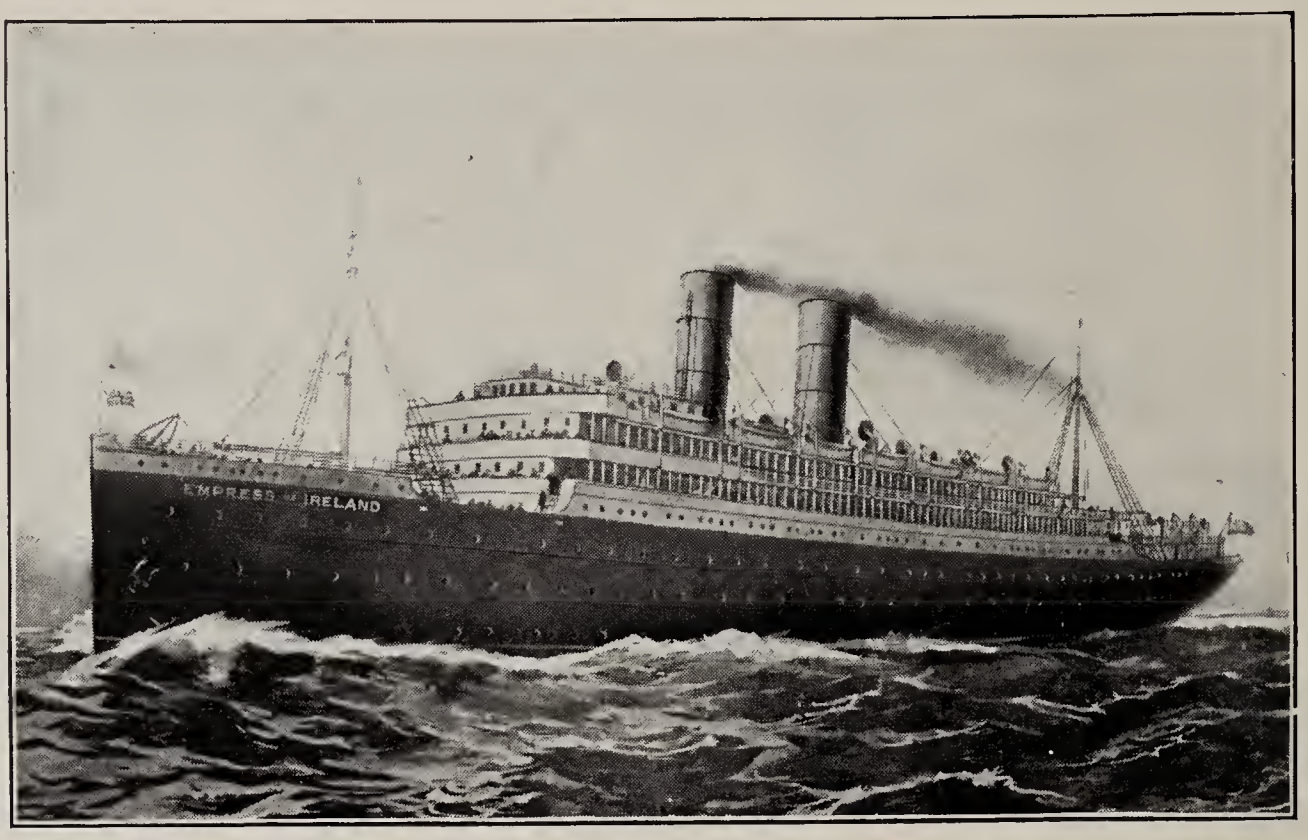


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